CHURCH FINANCE

WILLIAM H. LEACH

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HOW TO MAKE THE CHURCH GO
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Church Finance

RAISING
SPENDING
ACCOUNTING

BY
REV. WILLIAM H. LEACH
Editor of *Church Management*

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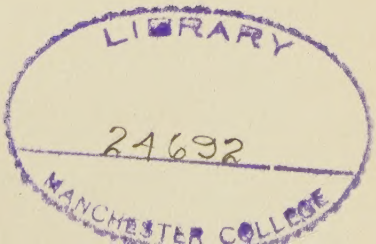
THIS BOOK
ON CHURCH FINANCE
IS DEDICATED TO
MY FATHER AND MOTHER
WHO HAVE LIVED LIVES OF SUCCESS
ON THE INCOME OF THE
SMALL-TOWN
PREACHER



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CHAPTER 1
THE CHURCH DOLLAR

Honor Jehovah with thy substance,
And with the first fruits of all thine increase:
So shall thy barns be filled with plenty,
And thy vats shall overflow with new wine.
—*Proverbs 3: 9.*

$1 spent for lunch lasts five hours.
$1 spent for a necktie lasts five weeks.
$1 spent for a cap lasts five months.
$1 spent for water power or a railroad grade lasts five generations.
$1 spent in the service of God lasts for eternity.
—*Roger W. Babson.*

History shows that the churches which have persistently belittled stewardship and finances, which have not used money in their work, have either become spiritually anæmic or have ceased to grow. —*Albert F. McGarrah.*

CHAPTER 1

THE CHURCH DOLLAR

RELIGIOUS leaders seem quite clear to-day on the Bible teaching regarding the stewardship of wealth. Yet history does not reveal that the primitive Church had any definite conception of the tithe or any approved plan for the division of wealth. This may be accounted for partly in the early institution of communism, which supplanted personal giving, and partly in the lay organization of the Churches. Because there were no salaries for preachers and no expenditures for church building it was not necessary to define the Christian method of giving.

The one clearly defined instance of organized Church finance in the New Testament Church is found in Paul's organization for the great collection for the saints in Jerusalem. He felt that this offered an opportunity to bind the Gentile Churches closely to the mother Church and allowed nothing to interfere with its successful culmination. The preparation occupied more than a year's time. The principle of representation was introduced. Each group of contributing Churches sent deputies, all of whom joined the apostle at different places and at various dates. These, bearing the money contributed by their Churches, accompanied him to Jerusalem. The anxiety which Paul displayed in the careful arrangement of details; the patience with which he awaited the complete mustering of the delegates on the road; the careful determination that nothing should prevent him from accompanying the delegates to Jerusalem—all combine to show that he regarded it as the fulfillment of long-cherished plans.[1]

[1] Lindsay, "The Church and the Ministry of the Early Centuries."

Most of the offerings in the Churches were for distribution to the poor and widows. The clergy were forbidden by canon from enjoying a stipend, but if their needs required it they could share in the distribution of gifts. These were not in money, but in the first fruits. There were the fruit of the trees and the ground. Apples and cucumbers are specially mentioned, as are wool and cloth. And, of course, there was always some money. The gifts were placed on the table after the communion service. The bishop (pastor) gave his blessing upon the gifts, and they were sent on their holy mission. Many times the widows and poor were in the service and would immediately go forward for their share. Thus the Christians were as brothers in those days of old.

The advent of a paid clergy changed the situation. By the fourth century we find that there are pretty definite means provided for securing the necessary funds for maintaining the Church and her clergy. Bingham ("Antiquities of the Christian Church"), writing of the period of Constantine, gives the following sources of revenue:

1. Weekly or daily oblations at the altar.
2. Monthly oblations cast into the treasury of the Church.
3. Gifts and inheritances.
4. Allowance from the crown.
5. Inheritances from the estates of martyrs and confessors.
6. Wealth received from heathen temples.
7. Estates of clerics who have turned secular.

While the tithe is not definitely mentioned in this list, still there seems to be evidence that many distinguished leaders urged its necessity. Origen, St. Jerome, and St. Austin, each in his time, held that it was binding on the Christian.

Bingham offers some interesting observations regarding these various means of income. Both the weekly and monthly oblations were entirely voluntary. He quotes St. Jerome as saying,

Thieves and oppressors make their oblations among others, out of their ill-gotten gains, that they may glory in their wickedness, while the deacon in the Church publicly recited the names of those who offered.

Thus we find that human nature has been pretty much the same in religious activities. A little publicity is about the best inducement a Church can offer to secure larger gifts. And we see also that the hypocrisy in some of the giving did not pass unnoticed.

In connection with the monthly oblations Jerome points out that the income was divided among the clergy. And at this period it seems that there were in certain instances definite stipends for ministerial services. Up to the fifth century the Church did not care to accept gifts of real estate. There was too much chance of losing any immovable wealth. When gifts of real estate were received they were usually placed on sale. One-third of the receipts went to the Church, one-third to the bishop, and one-third was divided among the clergy.

Constantine as a friend of organized Christianity instituted gifts from the crown. Whenever a Church was unable to support its clergy in decency, he could be counted upon for a gift from the public treasury. He also was responsible for the law which gave the Church the estates of martyrs and confessors dying intestate. Estates owned by clergy who turned secular became the property of the Church, and many times the holding of discarded heathen temples went to the Church.

At a very early date the Church was made the recipient of estates and inheritances, and there are instances of conditional gifts in which the donor held the property during the period of his life. St. Austin (1613–1669) reports such an instance in the African Church. A certain man having no children nor hopes of any gave to the Church his whole estate. He reserved the right of life tenure for himself. Now it

happened that afterwards he had children, and the case came to the attention of the bishop. According to the writer, while the Church had a clear title to the property, the bishop acted according to the moral law and returned the property. This action St. Austin felt was but just, as the Church must not seem to take from any man his rightful property.

Gelasius (492–496) states that it was irregular for the priests of his day to make any charge for administering the sacraments.

There is a very significant comment by St. Chrysostom on the moral reaction of the Church from the bequests and endowments. It may form a precedent for thought to-day regarding the growing wealth of the Church. Chrysostom was convinced that this growing wealth had dampened the ardor of free giving. The institution was becoming one of wealth and was gradually being removed from popular support.

E. L. Cutts, in "Parish Priests and Their People in the Middle Ages in England," gives us some very good glimpses of the financial support of the Churches there in that period. The Saxon clergy were not permitted to accept money for baptisms. The payment of the tithe was recognized as obligatory in the Legatine Council of Cealchythe in 785. The laws of King Alfred define the tithe as of "moving and growing things." The laws of King Edmund define to whom the payment shall be made—*viz.*, to the old minister to whom the district belongs; a thane who has a church at which there is a burial place may pay a third of his tithe to his own priest; if the thane's Church is without a burial place, he is to pay his tithe as well his plow alms to his minister.

They also recite the times at which these payments are to be made on penalty of full wite (fine to the king) which the Doombook specifies. They also prescribe a process for the recovery of the tithe; the king's reeve and the bishop's reeve, with the priest of the minister to whom it is due, are to take the tithe by force, and the rest is to be forfeited half to the king and half to the bishop, whether the

defaulter be a king's man or a thane's. The payment of the "hearth-penny" (Peter's penny) is to be enforced by a very curious process: the defaulter is to be taken to Rome—perhaps it means to the house of the pope's agent for the collection of Peter pence—and in addition to what is due is to pay 30d., and bring a certificate of payment, and then is to forfeit 120s. to the king; if he refuse, he is to be taken again to Rome, and on his return to forfeit 200s.; and if he still refuse he is to forfeit all that he has.[2]

Vicarages were established through England in response to the meager service rendered Churches and communities by the religious settlements. Then a question was raised regarding the division of the tithes. The usual arrangement in the twelfth century was for the tithes of every kind, except corn, and the fees which had by this time become customary to go to the vicar, while the religious house took the great tithes (corn). Sometimes, however, the parish took the tithes and paid the vicar a salary or stipend.

It will be interesting to ministers to know just what constituted the small tithes. Here is the list assigned to the vicar in the manor of Harlow in 1398:

Wool, lambs, calves, pigs, and geese;
Flax, hemp, fallen wood, wax, honey, and cheese.
Pears, apples, and other fruits of the orchard.
Tithes of a mill and pigeon house.
A money payment of 4s. 8¼d. a year.

For the exact value of the various offerings the following instances are interesting:

The vicarage of Leeds, a house and garden valued at 15s. 8d.; tithes of lambs and wool, £13; lent tithes and oblations in Pasch', £26; oblations of two days *ibid' consuet'*, £4 10s.; oblations within the church, £4 6s. 8d.; oblations of the chapel of the Blessed Virgin Mary, 3s. 4d; total, £ 48 15s. 8d.

The vicarage of Sheffield, a house and garden valued at 10s; tithe of wool and lambs, 36s.; oblations, £6 18s.; Easter Book, £4; small tithe, 2s. 8d.; total, £13 6s. 8d.

From the instances given in the footnote and dozens of others which are available the income of the average vicar would seem to range from ten to fifty

[2] Cutts, "Parish Priests and Their People."

pounds per year. Dean Millman says that the present-day value (this before the war) could be computed by multiplying the amount by fifteen. Thus we see that the clergy could live with a fair degree of comfort. In the time of Edward I ten to twenty pounds per year was considered a competent income for a gentleman, and Henry III knighted all who had estates which could produce fifteen pounds annually. Cutts says that in the period of Henry III a country rector with an income of five pounds annually did not seem to his neighbors to be in a condition of degrading poverty.

From this smaller amount received by the rectors there was a steady rise in the income of the clergy until the bishops and Church princes reported magnificent sums. John Longland, bishop of the time of Henry VIII, received in one year £1378 8s. 5¼d. from tithes and endowments and £584 8s. 11¼d. from spiritualities (fees). This amount is the unusual one. Probably more bishops had incomes of five hundred pounds than twelve hundred. Both the bishops and parish rectors were required to keep open house, extending hospitality to strangers and contributing alms to the unfortunate. This regulation, if faithfully observed, would soon dissipate the most generous income.

By the time Churches were established in America the matter of tithing had given place to a system of assessment. The first Churches, those established by the Dutch in New York, levied a tax upon every one in the community. The ministers were imported and promised definite salaries. If they did not receive the amount promised, they had no hesitancy about suing at law to collect the amount due. The State of New York has issued in book form its early ecclesiastical records, and these are full of interesting items regarding the relation of Church and minister

and Church and the community. These Dutch preachers knew their rights and maintained them.

It was not without protest, however. Read the following lines from a protest sent to Holland by the magistrates of the village of Breuckelen (Brooklyn):

> The burghers and inhabitants of Breuckelen generally and the neighbors say that for such meager and unsatisfactory service as they have had hitherto, even if they could, they would not resolve to contribute anything, for during the two weeks he comes here only for a quarter of an hour on Sunday afternoon, gives us only a prayer instead of a sermon, from which we learn and understand little, and when we think that the prayer or sermon, whatever it may be called, is beginning, it is already over, so that he gives small edification to the congregation. . . . We maintain, therefore, that we shall enjoy the same if not more edification by appointing some one of our midst to read a sermon from a book of homilies every Sunday than we have hitherto received by the sermon or prayer of said Polhemus.

But despite this brave protest the magistrates were advised from the homeland that they must make the assessment and pay the Reverend Mr. Polhemus as had been agreed.

While the Dutch Church was the first one to be established in New York City, the Church of England soon followed, and Trinity Church was organized. Its charter provided for the right to assess every member of the parish to raise the necessary funds. The rector was to have a salary of 100 pounds per year and his assistant thirty pounds. These were fixed in the charter to place the new organization on a parity with established Churches in England.

In the New England States, with the possible exception of Rhode Island, the rule was to assess every citizen for the support of the Church. There was a protest from some who were not in sympathy with the law, and gradually it was changed so that a person by filing a notice that he was not of the same religious persuasion as the local Church could be relieved from this tax. The tax was not always sufficient for the purposes of the Church, and oftentimes it was necessary to resort to other means of financing.

There is a very voluminous history of the town of Newbury, Vt., written by Frederick P. Wells. He describes in detail some of the early Church activities. The Old Meeting House was paid for by personal pledges. The following article shows how the collection for the purpose was made:

ARTICLE 1. That each holder of a pew shall have the liberty of turning in one thousand feet of good merchantable white pine boards to be delivered to the little plain where said house is to be built by the first of April next. Also each pew is to be taxed with four bushels of Indian corn, and as much more as is found convenient for each person to turn in. The wheat for the lower end and back part of the town to be delivered at Col. Robert Johnston's, and the middle and upper districts to deliver their wheat at Col. Thomas Johnson's.

The whole wheat and corn to be delivered by the first of February, and as there will be considerable pork for carrying on the building such persons as choose to pay in pork. Beg that they give timeous notice of same, or turn it in at the aforesaid place and time, and the two shilling on the pound that is to be paid in cash are requested to pay it immediately or give information what of each article they will procure.

Good rye will be accepted at four shillings per bushel; wheat at five shillings; corn at three shillings; clear salt pork at eight pence per pound; by the hogg, fresh at five pence per pound; seasoned boards at twenty shillings per thousand; clapboards at 42 shillings per thousand, and short shingles at 9 shillings per 1,000.

The same volume contains the account of the building of the First Congregational Church of Wells River, Vt., in 1840. To pay the expense fifty pews were sold for a total of $2,701.14. The highest single price paid was $70. One peculiar regulation provided that each pew owner had the right to name a minister for such part of the year as his share in the house bore to the whole. This arrangement ought to have assured a variety of pastoral service.

If the preacher was well off in any section of the colonies, it was in those, such as Virginia and Maryland, where the English Church was established. The custom of payment is vividly shown in an historical paper by Edward L. Goodwin, entitled "Washington as a Vestryman." Let him tell it:

The duties of the vestry were, first of all, in the fall of the year, to estimate their probable expenses and to lay the parish levy of so many pounds of tobacco upon each tithable of the parish (every male white and every colored person, male and female, above sixteen years of age, with few exceptions being tithable) and to appoint a collector, usually the county sheriff, and to take his bond. The levy was to be collected before the following April, and was usually paid in warehouse notes or receipts for tobacco. From this all parish charges were paid, and first the minister's salary of 1,600 pounds of tobacco, with allowance for cask and shrinkage, which made over 1,000 pounds more.

As compared with our own country preachers today these men were well paid. The word "parish" in the above quotation is used in the sense of geographical territory, and the levy was in reality a civil tax and not limited to adherents to the Protestant Episcopal faith.

CHAPTER 2
FROM MONEY TO MEN

The great workmen of history have been men who have believed like giants.—*Charles H. Parkhurst.*

God give us men! A time like this demands
Strong minds, great hearts, true faith, and ready hands.
Men whom the lust of office does not kill;
Men whom the spoils of office cannot buy;
Men who possess opinion and a will;
Men who have honor; men who will not lie;
Men who can stand before a demagogue
And damn his treacherous flatteries without winking!
Tall men, sun-crowned, who live above the fog
In public duty and in private thinking;
For while the rabble, with their thumb-worn creeds,
Their large professions and their little deeds,
Mingle in selfish strife, lo, Freedom weeps,
Wrong rules the land, and waiting Justice sleeps.

—*Josiah G. Holland.*

CHAPTER 2

FROM MONEY TO MEN

As the growing sense of democracy showed the undesirability of supporting the Church by civil assessment the Churches turned to some adequate way of taxing their own adherents to meet the necessary expense of worship. The methods which seemed to meet with approval and to place the burden rightly was a system of pew purchases or rentals. Perhaps first the pews were sold outright to aid in the erection of a house of worship, and then by gradual degrees there came the rental of pews by the year. In the historic Oberlin Church (at Oberlin, Ohio, of which Dr. Finney, the famous evangelist, was for many years the pastor) there came the clash which must have come to other Churches in a greater or lesser degree. The pews had been sold for perpetuity. But in 1855, because of encroaching indebtedness, the trustees of the Church asked the pew owners to release them and then buy them back again.

Pew renting is not, by any means, an obsolete practice. H. Paul Douglass in "The Church in the Changing City" gives us case studies of sixteen city Churches, of several denominations and located in many parts of the country. Six of the sixteen depend upon pew rentals for a part of their income. These six Churches, with the percentage of their income from pew rentals, are:

First Presbyterian Church, Detroit, 50 per cent of current income.

Fourth Presbyterian Church, Chicago, 34 per cent of current income.

Anonymous, 33 per cent of current income.

South Park Presbyterian Church, Newark, N. J., 17 per cent of current income.

St. John's Protestant Episcopal Church, Detroit, 15 per cent of current income.

Hanson Place Methodist Church, Brooklyn. Pew rentals supply a very small percentage.

The study of these cases is not enough to establish a principle, but they do strengthen our general conception of the matter. The Churches which run their roots back into the years, catering to a rather substantial constituency, are apt to find a portion of their income from pew rentals. Once the system has been established, it is slow to change. On the other hand, in the churches which were builded by circuit riders and missionaries, who hewed their way through the forests, preaching to people who had neither the cultural nor religious background of the original colonies, pew rentals are unknown. It may seem an anachronism to some that the Presbyterian Churches should predominate in the matter of the rentals. No denomination has surpassed the Presbyterian Church in the U. S. A. in its zeal for the every-member canvass. But, as the minister of a Church has recently said to the writer in commenting upon this very phase, "Old customs change slowly." And besides, it gets the necessary money. Isn't that enough?[1]

[1]The whole position of pew ownership has been one on which the courts have been unable to agree. Pews were not an original part of church furnishings, but were innovated to give additional comfort to the worshipers. Blackstone defines pews as somewhat in the nature of a monument, tombstone, or heirloom which may, by custom, descend from ancestor to heir. The point is that they were not a part of the church, but the possession of individual worshipers. Yet the English courts refuse to treat pew ownership as real property in the sense that one may sustain trespass or ejectment for interference therewith. In America there have been almost as many interpretations as there are jurisdictions. The New York and New Jersey courts have held that the pew is real property, with limitation. Yet the Pennsylvania courts take the attitude that it is personal property because it cannot be divided among the heirs. The basis of ownership is contractual. Massachusetts' court held in a case involving the Old South Church that the contract was voided if the holder was alienated from the faith. This alienation might

If there is too much democracy in a civil assessment for the Church, there is too little in the pew rental system. This argument against the plan is not a new one. It was current sixty years ago. In the papers of the Congregational Church of Wellington, Ohio, one will find this resolution, written in 1871:

Resolved, That although the seats of the church are annually rented to provide for current expenses, yet they are not made thereby in any sense exclusive. This house is held in charge as the house of the Lord, to which all are most cordially invited and welcomed who feel it a privilege to meet with those who worship here.

But those of us who have waited in line at the doors of some of the historic Churches of New York City, for the pew holders to first claim their seats, know that there is a reservation even in such a resolution. The Church under the pew rental system can never give quite so free and cordial an invitation as the one which has free seats to offer the stranger or sinner who is seeking after God.

As a financial plan it probably brought better results than the plan which other Churches were using of passing a paper around asking people to write their names and the amount they would give for the current year. A minister is more sure of his salary under the first method when he has a substantial congregation of people who are pew holders.

But let us pass from it to the other plan, for that was the one under which the writer spent his youth, and he can speak from a very vivid memory of those childhood days spent in a Methodist parsonage.

The time is 1900.

The location is in the Genesee Conference of the

be disruptive of harmony, and a pew holder's rights did not go that far. The courts have consistently held here that pews are subject to assessment and that their ownership is forfeited if the assessments are not paid. Also there appears to be consistency in holding that the owner holds the pew only for the purposes of worship and for use at the time of such services. He has no interest in the land underneath or the space above.

Methodist Episcopal Church. This Conference lies in both Western New York and Western Pennsylvania. The two urban centers are Buffalo and Rochester. At that date the population of each was probably but one-half of the population of to-day.

Most of the territory is just rising from that period of pioneer development. Many of the charges lie in lumber or oil centers. There is little culture. Transit is by slow local steam trains or by horse and buggy. Roads are bad. The days of the circuit rider are past, but the average Methodist minister has a number of preaching points. One thousand dollars a year, with a parsonage, is a princely salary. If a man gets as high as two thousand dollars a year, he must indeed be a magnetic preacher.

The Church stewards at the beginning of the year passed around the paper for pledges to the preacher's salary. This was the large item. Other papers paid for the coal and the hymn books. The big one was for the preacher. There was a treasurer, but most pledgers preferred to pay to the preacher direct. There was reason in this. They wanted him to know that they were faithful. So the preacher always kept a book to record payments which came to him.

Sometimes instead of money it would come in the form of half a hog, or a leg of beef. Or he might trade out a pledge at the village grocery store. The preacher learned to watch his prices pretty well. More than once a contributor has sought to get a larger credit than was actually due him. Here is an illustration which is as rich as it is true.

Father was located in Shingle House, Pa. Bolivar, across the State line, in New York, was alive with oil interest. As a result there was money there. The preacher received a salary of $1,000. But prices were higher. The farmer could drive a few miles to Bolivar and realize more for his pork and potatoes. One day one of our members drove up and asked if

we could use some potatoes. With five husky growing children in the family there was always need for potatoes; so he left several bushels.

"Just credit them on the salary," was all the contributor asked. But he wanted them credited at the Bolivar price. "I can get that for them if I drive to Bolivar," the man insisted.

But father knew how to deal with this type of a man. "If you will pay me a Bolivar salary, I'll credit them at the Bolivar price," he said.

The argument was enough. They were credited at the Shingle House price.

Under this plan of financing there was always a deficit at the close of the Conference year. Perhaps the preacher would have as high as three months' salary still coming to him. Then the stewards would have to get busy again. The presiding elder would ask at the fourth Quarterly Conference, "Is the preacher paid in full?"

Usually he was not. Then the official would add, "You do not want me to report a deficit. I cannot get you a good preacher, nor can I ask Brother Leach to remain, unless I can report this matter paid in full."

So the stewards would start out again. This time it was to get actual money. And before Conference opened usually the full amount would be paid. We children would have new suits and overcoats, and mother would have a new dress and hat. It was the great season of the year for us, even though we had to start right away to pack up for moving.

As far as I can remember father always took direct charge of the benevolence moneys. And he was always eager to make the offering larger than the year before. I think that other ministers of the time did the same. To me it is one of the marvels of that day. Hundreds of preachers, living on meager wages, superintended the collection and acted as the guardian of these benevolent funds. Around our house we knew that

this money was never to be touched. Banks were scarce. It was kept in currency over against the day that the minister started for Conference.

I give the story above not as a typical instance, but as an actual case instance of Church finance of a generation ago. D. L. Leonard in "Early Annals of the Oberlin Church" says: "Payment of salaries made possible by business methods in collecting funds appears all along as a grace conspicuous by its absence." The same thing, in a lesser degree, was true of conditions thirty years ago. And yet people were going to churches. Services were filled to overflowing. Protracted meetings were the rule rather than the exception. People liked preaching and discussed preachers. But system in giving had not been developed.

The change which was to come, for a mighty change has come, was brought about by two things. One was better methods in the financial side of Church work. The every-member canvass and the weekly offering envelope are the two mechanical introductions which have revolutionized Church finance. These are given due treatment in the following pages.

But the change cannot be explained on mechanical grounds alone. A new emphasis came into the teaching of the Church. We call it stewardship. But the principle which it proclaimed was that man and everything he has belong to God the Creator. Man is the steward, not the owner of his wealth. It transformed the entire philosophy of giving. The great question for the Christian became, not, What shall I give to the Church? but, What shall I keep for myself?

This is not a teaching new to our day. But it has received greater emphasis in contemporaneous Christianity than at any other period. It is the spirit which inspired the gift of lives of hundreds of our brightest men and women to the mission fields of the

Church. And it is the same spirit which has increased per capita giving to the Church.

This is largely a book of methods and technic. Methods are a necessity in Church administration. And they are not a necessary evil, but a necessary virtue. Unless the technique had improved, the Church would have profited little from the growing spirit of Christian stewardship. Methods and principles must go hand in hand. But in the next chapter we shall forget methods and devote the pages to the principles of Christian stewardship which must form the background for successful Church finance.

CHAPTER 3
MEN

The conqueror is regarded with awe;
The wise man commands our respect;
But it is only the benevolent man who wins our affection.
The disposition to give is a far nobler quality
Than the finest intellect.

—*William Dean Howells.*

Life's Illusion

He toiled and saved his earnings every day,
But starved his mind and grasped at common things;
His prisoned soul ne'er struggled out of clay,
His better nature never found its wings.

He hoped to sit with Happiness at last,
Mansioned sufficient when he would be old;
But he was just a graveyard, and the past
Left naught for him but a rude pile of gold.

—*Alexander Louis Fraser.*

CHAPTER 3

MEN

As I have suggested in the foregoing chapter, stewardship is concerned with men rather than with dollars. Dollars are an important incident in the program of Christian stewardship, but the larger program is built upon the theory of the compensations of life. It surely is a great challenge to go into the world and proclaim a God who is more interested in men and women than in gold. It is a wonderful thing to unfold to the hungry people of the world the laws of life which bring satisfaction and contentment.

I think that it is but fair to recognize that there are spiritual laws as well as natural laws under which the individual must work. There are laws of progress and growth. These laws are as eternal as the very heavens, but they are not fully understood. But then what laws have been? Newton is given credit for formulating the law of gravitation, but the law has been established from the beginning of time. The law under which the gasoline engine works has existed throughout the ages of history. Gasoline exploded by a spark under pressure would have made an automobile run in the year one as well as to-day. The law was eternal. But man had not yet grasped the idea to use it. The laws under which the airplane raises itself and conquers the air are old laws. But we are beginning to appreciate them.

In the same way there are laws of life. These have also existed from the beginning of time, but have not always been appreciated. The law of stewardship is such a law. In this chapter I want to forget any objective in using Christian stewardship as a way to get money and talk about it as a way to find life. Reduced to its simplest terms the law is:

1. God is the owner of all.
2. I am the steward of his wealth.
3. I find the biggest satisfaction in life by using this wealth intrusted to me in the way which will bring happiness to mankind and advance the kingdom of God.

The law of stewardship thus takes issue with the law of acquisition. It says to man that it isn't what you get, but what you give, that counts. It challenges the right of the individual to make his biggest aim in life the acquiring of wealth or fame, and it substitutes for the old law the rule of service to others. It tells man frankly that he gets the most out of law as he gives the most.

Whosoever will save his life shall lose it.
Whosoever will lose his life for my sake shall find it.
What is a man profited if he shall gain the whole world, and forfeit his life?
I have come that ye might have life and have it more abundantly.

Emerson discovered this law, and in his essay on compensation he tells us that if the man puts too much in the chest God takes it out of the man. As he says, these spiritual laws refuse to compromise. They are immutable. There is but one way to grow: that is to obey the laws of growth.

We call it a strange thing, and yet it is but a revelation of this law which has shown so many individuals and Churches that the way to success and power is through the way of spending of personality. It is a well-known fact that when once a Church catches the Christian spirit of giving it gains in prosperity in every activity. When a Church says, "First we will take care of our own needs; then if there is anything left we will give it to others," it is usually a poverty-stricken Church. Let the same Church resolve rather to give "until it hurts" for others, and its own prosperity will amaze it. I know because I have tried it out. I have seen a Church changed from a cringing,

cowardly organization, afraid of the monthly bills, into an aggressive Christian institution by merely taking a new attitude in regard to this matter. When it began to give to others its own resources were doubled and tripled.

In the Alleghany Indian Reservation the Presbytery of Buffalo has had a mission work for many years. When the missionaries first went there the Indians agreed to let them hold services on one condition: the Indians were never to be asked for contributions for the work, and collections were not to be taken. The missionaries agreed to the terms, and the conditions have handicapped the work, and the Indians have suffered. The law of stewardship is a law of life. The crafty red men were defeating themselves.

I wish that we had more illustrations of laymen who have practiced the law of stewardship. We have many stories of ministers and whole-time workers who tell how they have grown through giving self. But there is need of the testimony of men and women who have to bear the business and working burdens of the world and their adjustment to this law of life.

In one of my Churches we found on analyzing the gifts that one family—that of a railway baggageman —gave more than any other family in the Church. The man had never earned more than seventeen hundred dollars in the year. In his home was one married daughter and her husband, a carpenter; a daughter who was a public school teacher; a daughter who was a milliner; a daughter who was a bookkeeper; a son in high school; the man and his wife.

Looking further into the matter of their gifts, we learned that each one was practicing tithing. I wanted to learn more about it and sought an opportunity to learn the story of the tithing spirit. The man told a very interesting story of misunderstandings in the Church and of domestic trouble. He and his wife had become convinced that they had not

been doing the just thing with the Church and instituted the practice of tithing. The joy which came into their own lives led to its adoption by their children. I asked this man if he would tell his story and his method before the congregation. He consented to do so. The amazing thing in his story was the emphasis he placed on the new happiness in his life and not merely the result of larger offerings to the Church.

Tithing is a step, but it is only a step toward the larger end to be accomplished. In the study of the tithe I went to a Jewish friend of mine who is very active in the Orthodox Jewish Church, but not a learned student of Judaism. I asked him just how his Church practiced tithing. He could not recall the term. I explained it to him. Then he knew what it was and said that it had been used in the Old Testament days, but was never mentioned in the Church to-day. Instead there were pew rents and membership fees. During a large part of Church history the term *tithe* is not used to designate one-tenth of one's income, as it is used in our modern Church, but to designate the first fruits which are to be given to God.

Christian stewardship cannot be tied to the tithe. It is as large as life itself. The tithe is mechanical. Stewardship is an automatic law ever and constantly at work. It means the entire adjustment of life so that it will count for the most in the kingdom of God.

God wants men.

"God send us men whose aim will be,
Not to defend some worn-out creed,
But to live out the laws of Christ
In every thought and word and deed.

God send us men alert and quick
His lofty precepts to translate,
Until the laws of Christ become
The laws and habits of the State.

God send us men! God send us men!
Patient, courageous, strong, and true
With vision clear and mind equipped
His will to learn, his work to do.

God send us men with heart ablaze,
All truth to love, all wrong to hate;
These are the patriots nations need.
These are the bulwarks of the State."

There is a spiritual alchemy in life which changes a life of discontent to one of satisfaction when the individual adjusts himself to this law. It changes a life of mediocrity into a life of power. William Booth gave one of the truest statements of his age when he answered the question, "General Booth, to what do you attribute your success in life?" Booth's answer was, "To letting God use what little ability I had." William Booth could hardly be called brilliant in any sense of the word. But when he let God use the ability he did possess he did marvelous things for his kingdom.

The same thing is true in the life of Dwight L. Moody. In no sense was this evangelist a brilliant man. He knew it and never claimed unusual ability for himself. His acquaintances thought he was not sufficiently educated to receive ministerial ordination, and he did all of his work as a layman. But he awakened two continents to a realization of the need of a Saviour. How do you explain it? How but in the words of William Booth, "I let God use what ability I have"?

One of the finest illustrations of growth through a life of Christian service is seen in the history of Dr. Wilfred Grenfell of Labrador. After his first term as a missionary in the barren coast of North America Dr. Grenfell returned for a vacation to London. A huge reception was arranged for him. He went out as a medical student; he came back as an international character. Every one seemed anxious to pay tribute to him. A woman approached Grenfell's mother and in a spirit of compliment said, "How proud you must be that your son has done such marvelous things for Labrador."

Mrs. Grenfell replied, "Labrador has done much more for my son than he has done for Labrador."

It is ever true. The law of spiritual compensation will not fail you. The Salvation Army did more for William Booth than he did for the Salvation Army. Moody poured out his life, but with every drop of sweat he grew in grace and wisdom. As one pours out his personality in unselfish service he is sure to receive much in return. Perhaps the growth will be in the invisible riches of grace and spirit, but there is always a return. "Give, and it shall be given unto you."

One of the most discontented men I ever knew was a merchant in a small city in the Middle West. He had the largest store in the town of some forty thousand, but he was dissatisfied with it. The town was too small. He didn't like the Church. He didn't like the civic situation. As a critic he could find much to find fault with.

One day he found a disease creeping upon him, and the physicians told him he must retire from business. He was fortunate in selling out. In some months, having recovered sufficiently to look again for a business opening, he decided to look the country over and find an opportunity which would really make him rich. He found a good location and started some real estate transactions. Then he found need for a new cemetery. He immediately laid out the site and began to develop it. Writing to a friend at the time, he said: "This is the only real estate proposition I know of where you can buy real estate for one hundred dollars per acre and sell it for $20,000. My days of poverty are over."

I have this story from an intimate friend of the man, who is acquainted with all the details. He tells me that one day the man came to his office. From a brief case he took the plans for the cemetery. He wanted to tell all about it. He showed how he was

going to develop the drive. He described the mausoleum which was to be builded. Into this mausoleum would go the best organ in the city. Every Sunday afternoon a famed organist would be brought to the organ, and the people would be invited, without cost, to the recital. There would be a tower which at eventide would sing its message of love across the flats. An automatic player would make the great organ available for the most poverty-stricken family which could not afford to hire an organist for the funeral. His eyes were bright as he told each of his details.

His friend said to him: "I guess that you are now making real money."

This was his answer: "Yes, I am making money. But I am not worrying about that. I am doing something else. I am building a memorial park with a mission. It is a thing of beauty. And I shall be satisfied if I never get a cent out of it. This proposition has captured me as nothing else ever has."

Now just what brought this change in the man? What changed his life of discontent into one of satisfaction? Was it not because he had found a task, one of service to God and fellow men, which was bigger than his life? He had learned to interpret his life in a larger sense than individual living.

That is what we mean by Christian stewardship. When our men and women interpret their lives in that way, we will not have to worry about the few dollars which are necessary for our Churches and mission fields. The Church will profit by the gifts which will be showered upon it, but the givers will profit the more.

There is a wonderful appeal in this call of Christian stewardship to men and women caught in the machinery of this industrial age. They cannot all interpret their activities in the sense of stewardship. The Church then offers them the opportunities of

which they were deprived in their vocations. Through its voluntary societies it provides them with expressional work. And it asks them to become stewards of their wealth that it may be used for God and his kingdom.

Edgar Guest has caught the spirit of to-day as few men have, and I think that we can trust his judgment when he says that men are hungry and thirsty to make their lives count for things which are worth while.

"Did you ever sit down and talk with men
In a serious sort of way
On their views of life and ponder then
On all that they have to say?
If not, you should in some quiet hour;
It's a glorious thing to do:
And you will find back of the pomp and power
Most men have a goal in view.

They will tell you then that their aim is not
The clink of the yellow gold;
That not in the worldly things they've got
Would they have their stories told.
They'll say the joys they treasure most
Are their good friends tried and true,
And an honest name for their own to boast,
And peace when the day is through.

I've talked with men, and I think I know
What's under the toughened skin.
I have seen their eyes grow bright and glow
With the fire that burns within.
And back of the gold and back of the fame
And back of the selfish strife,
In most men's breasts you'll find the flame
Of the nobler things in life."

CHAPTER 4

APPLICATION OF STEWARDSHIP TO THE LOCAL CHURCH

That man is no fool who parts with what he cannot keep to get what he cannot lose.

Words, money, all things else are comparatively easy to give away; but when a man makes a gift of his daily life and practice, it is plain that the truth, whatever it may be, has taken possession of him.—*James Russell Lowell.*

Back of the loaf is the snowy flour,
And back of the flour the mill,
And back of the mill are the wheat and shower
And the sun and the Father's will.
—*Maltbie Babcock.*

CHAPTER 4

APPLICATION OF STEWARDSHIP TO THE LOCAL CHURCH

WHILE the last chapter dealt with stewardship as a life principle, this one is interested in its application to the local parish. Just how can the minister make use of the law of stewardship to aid in the finances of the Church? I would not for a minute believe that the total aim of stewardship is to help the details of Church administration. But it is true that as the pastor develops the Christian attitude toward wealth in this congregation he will find that his Church increases in financial resources.

The first thing he can do and should do is to plan an educational campaign to let people know just what Christian stewardship is. This will include several items:

1. Occasional sermons on stewardship and its relations to life problems.
2. The introduction of lessons on stewardship in Sunday school and Bible classes.
3. The organization and promotion of a school of stewardship.
4. The distribution of literature to encourage thinking on the subject in the congregation.

The Bible is filled with excellent texts for preaching on stewardship. In the appendices of this volume you will find a classified list of such texts which will be of use in the sermons you may preach.

There is now an abundance of good material on the subject for all grades in the Church school. A very effective plan used in the Delaware Street Baptist Church of Syracuse, N. Y., was to prepare a family budget and submit it for a discussion at the Sunday evening fireside meeting. The budget, together with the announcement, was printed in the Church bul-

letin. This reached all of the congregation, and doubtless a much larger number than those who were present at the meeting gave a thought to the family budget.

The family budget is a very popular subject for conversation. Many of the familiar monthlies offer suggestions. Very few of them recognize the Christian proportion for giving. They will, however, give a good basis for the beginning of the discussion. The budget which appeared in a recent issue of the Sunday calendar of the Delaware Street Church of Syracuse was based on an income of $2,000 per year, or $166.66 per month. Here is the budget as submitted for discussion:

BASED ON INCOME OF $166.66 PER MONTH

Necessities:	
Rent 25%	$40 00
Food 25%	40 00
Clothing 15%	25 00
Fuel	10 00
Light, car fare, replacement	9 00
For Others:	
Church, charity, etc.	16 66
For Education:	
Newspapers, books, magazines, school expenses, etc.	3 00
For Recreation:	
Movies, parties, concerts, trips, entertainment	4 00
For Savings:	
Insurance, home payments, fraternity membership, savings bank	12 00
For Incidentals: Wife $4.50, husband $4.50	9 00

The basis for giving in this is ten per cent of the total income. The United Stewardship Council of the Churches of the United States and Canada has prepared a chart upon which one may construct a budget for himself or family. With this chart it is easy to present a suggested budget in detail for class consideration.

SUGGESTED BUDGET ITEMS

Income for one Month including Receipts from all Sources	$100	$150	$150	$200	$200	$200	$200	$250	$300	$400
Number of Persons in Family	1	1	2	1	2	3	4	4	4	4
Giving	10	20	15	25	20	20	20	25	30	50
Saving	6	17	10	45	30	25	17	22	30	50
Food	42	45	47	45	48	50	55	58	60	70
Shelter	20	30	40	35	45	50	50	55	70	80
Clothing	12	15	18	20	26	22	28	35	35	40
Operating	7	10	12	14	18	20	25	35	50	70
Advancement	3	13	8	16	13	13	5	20	25	40
Total Income	$100	$150	$150	$200	$200	$200	$200	$250	$300	$400

A SCHOOL OF STEWARDSHIP

This is considerably more of an undertaking than the injection of a discussion into a class already organized. The plan is usually to use the mid-week Church night for four or more weeks for an intensive study of the question. If the Church does not have a Church night, but maintains the prayer meeting,

this hour may be used. It is better, however, to plan a larger meeting so that it can be divided into groups for class work.

The good books on the subject provide material for every group. Here are some which the author can recommend.

For the General Group: Calkins, "A Man and His Money" (Methodist Book Concern); Crawford, "The Call to Christian Stewardship" (Cokesbury); Wilson, "The Christian and His Money Problems" (Doubleday, Doran and Company); McConaughy, "Money the Acid Test" (Presbyterian Stewardship Department); Butler, "Ownership" (Revell).

For Women: Wallace, "Stewardship in the Life of Women" (Revell); Pearce, "Women and Stewardship."

For the Sunday School: Brown, "Jesus' Teaching on the Use of Money" (Cokesbury); Luccock, "The Meaning of Stewardship"; Morrill, "Life as a Stewardship."

For Children: Morrill, "Stewardship Stories" (Doubleday, Doran and Company); Applegarth, "Stewardship Stories" (Judson Press).

To show the results of such a school it is but necessary to show one typical instance. The West Side Presbyterian Church of Wichita, Kans., tried a six weeks' school. The school met on Wednesday nights. There was a supper at 6:30; devotions and Bible study at 7:20; at eight the stewardship classes met. The average attendance was: Adults, 60; Young People, 15; Intermediates and Juniors, 10; Primary, 16. The Church has a membership of about 500. As the result of the school one hundred became proportionate givers.

Interesting the Congregation

Of course the number of people interested in the plans so far suggested would be but a small propor-

tion of the congregation. There must be some way of creating a wider interest. The sermon, of course, could do this. I have used a stewardship ballot with very good effect. The ballot provides for four expressions. The member can take his choice. The expressions range from the decision to consider the matter to a definite pledge of tithing. The ballot

MY VOTE FOR STEWARDSHIP

[Ballot for use in connection with the Stewardship Referendum to be taken following the sermon and questionnaire.

Tear off and sign the coupon which expresses your purpose as to dedicating a Separated Portion for giving to extend the kingdom of God. There is no one who cannot take one or the other of the attitudes indicated below:]

.....

THE FELLOWSHIP OF STEWARDSHIP ENROLLMENT

4. I will earnestly seek to reach a definite decision as to my stewardship as soon as I possibly can do so.

Signed.....

Address.....

.....

THE FELLOWSHIP OF STEWARDSHIP ENROLLMENT

3. I will set apart for giving to extend the kingdom of God a definite proportion of my income, though for the present it may be less than 10 per cent.

Signed.....

Address.....

.....

THE FELLOWSHIP OF STEWARDSHIP ENROLLMENT

2. I will plan a year's trial of setting apart for giving to extend the kingdom of God at least 10 per cent of my income.

Signed.....

Address.....

.....

THE FELLOWSHIP OF STEWARDSHIP ENROLLMENT

1. It is my habit—or, my new purpose—(underline which), to set apart at least 10 per cent of my income for giving to extend the kingdom of God.

Signed.....

Address.....

with an explanatory letter and some publicity material is mailed to each member of the Church, who is asked to return the section of the ballot which he is voting on at the morning service the following Sunday.

It is hardly possible that one will secure a 100-percent response to this ballot. But it will, at least, have the effect of making people think upon the question.

Organizing Stewards

When there is a nucleus of proportionate givers in

Month of		INCOME	GIVING	SAVING	SPENDING				
Day	Items of Income and Outgo	Salary, etc.	Church, etc.	Bank, etc.	Food and Shelter	Clothing	Operating	Advancement	Non-Essentials

the Church they may be organized in the Fellowship of Stewardship. This should be no definite organization, but merely a listing of the members and giving them all the available coöperation. The steward will find it necessary to have some kind of accounting system for himself. It may merely be a bank or a box into which he puts the money which he is to give away. It does not necessarily all go to the Church. Other obligations and charities will have consideration. It is an unwise Church which insists on receiving the full tithe.

Above are the inside pages of a stewardship diary published by the Standard Diary Company and recommended by the United Stewardship Council. The little book in red leather covers sells for twenty-five cents. It can be purchased from your denominational store or benevolent boards.

The principles of stewardship and the method of accounting in the book are as follows:

1. *Put God first, as the Owner of all.* And this not as a mere pious sentiment, but as a practical working principle, setting apart a definite proportion of income—usually at least a tenth—to be given in worship for promoting his kingdom. In order to establish and preserve a proportion between what is given and the rest of the outgo it is necessary to divide the income into distinct compartments. Giving, put first, regulates the Spending and Saving.

2. *Treat the whole income as a sacred trust,* what is spent and saved as well as what is given, administered, and accounted for as Another's. Thus the common round of human life will be glorified with a sense of divine partnership.

3. *Provide for the future,* practicing self-denial to-day and exercising foresight and providence for to-morrow by saving. For this purpose make a budget, always remembering that what is saved is to be wisely spent and generously given. Only about one-tenth of all Americans are self-supporting after 65 years of age. And yet 10% saved by the average young worker up to 50 years of age would from that time bring in more, in a savings bank, than the worker can then earn.

4. *Give generously.* That men must give in order to live is a law that lies at the very foundation of the natural order. The farmer throws away his seed in order to get a crop. The wisest of men under the Old Covenant stated that principle when he said, "There is that scattereth, and yet increaseth; there is that withholdeth more than is meet, but it tendeth to poverty." And our Lord said,

"Give, and it shall be given unto you; good measure, pressed down, shaken together, running over, shall they give into your bosom."

The form of account in the middle of the book is made as simple as possible. Under the several columns include the following items:

Income.—Salary or profits, gifts, returns from investment and other sources, etc.

Giving.—Church support, benevolences, charities (not personal presents), etc.

Saving.—Bank, life insurance, building and loan, investment, etc.

Food and Shelter.—These are combined in one column to save space. Under food include table supplies or board. Under shelter: rent or interest on cost of house, taxes, fire insurance, upkeep, repairs, etc.

Clothing.—Personal wearing apparel.

Operating.—Water, fuel, light, laundry, car fare, furnishings, tools, domestic service, income tax, etc.

Advancement.—Books, periodicals, lectures, recreation, travel, vacation, professional attention, radio, automobile, personal presents, etc.

Non-essential.—Such items will differ according to circumstances and viewpoint; minimize them to the utmost.

It is hardly open to debate that if the average Church could persuade its members to become proportionate givers its financial difficulties would be a thing of the past. Sit down and try to give a conservative estimate of the income received in your congregation. Divide the amount by ten. That will show you the possibilities in the practical application of stewardship.

The above record book is but a suggestion. Any personal account book or family budget record can be adapted to the idea of Christian stewardship. The Presbyterian Department of Stewardship, to encourage children to form the habit early, has prepared a little account book for juniors which sells for but one cent. The pages provide for the amount received and the amount given, amount saved and amount spent.

CHAPTER 5
THE RESOURCES OF OUR PARISH

Just in proportion as a man becomes good, divine, Christlike, he passes out of the region of theorizing into the region of benevolent activities.—*Horace Mann.*

Our giving should increase with the increase of our income. God does not give us an increase of wealth to heap up or to spend upon ourselves. One of the reasons why there has been such a lack of funds for the great missionary enterprises of the Church lies in the fact that multitudes of professing Christians have failed to keep pace in their giving with their increased ability to give.—*John R. Mott.*

CHAPTER 5

THE RESOURCES OF OUR PARISH

THERE is a business term known as "the saturation point." It refers to the extent that your article can be sold to the public. It is assumed that there is a certain productivity of automobiles, for instance. It has not yet been reached. But there is a certain point which, when it has been reached, will mark the end of further expansion. In the same way there is a point of saturation in fields of labor. The coal industry normally can use so many men. If more than this number are engaged, some one must suffer.

Is there such a point in Church finance? Can you sit down and estimate the total resources in your parish available for Church and denominational purposes? If there is such a determinable point, just how near are we to it at the present time?

It is a comparatively easy task to sit down and take each family in the parish and determine an approximate annual income. Suppose we assume a total and then take one-tenth of it. Is that the amount of resources which you are seeking? The tithe is a splendid ideal to work forward. I do not think that there has been any period in history, at least not in Christian history, when the Church actually for any period of time had access to such resources. There have been isolated instances of communal tithing, but they have been limited in time and locality.

A number of years ago a Methodist Church in New York State succeeded in getting a large percentage of its members to promise to tithe. An agreement was drawn up which was known as a Storehouse Covenant. In this agreement the members proposed:

That this money shall be cared for by the treasurer of the Tithers' Association and divided at the discretion of the executive committee

and the pastor, proportionately between the support of the gospel, the various benevolent enterprises of the Church, and other work of the kingdom, as shall be agreed upon by the association.

In case of unusual tithe or special divine leading any individual shall deem it necessary that he shall direct the division of his tenth he may be permitted to do so by a written order to the treasurer.

Having entered into this covenant, we will not be under any obligation to sign any additional subscription or pledge for Church work. Our dues to any of the authorized Church organizations to which we may belong will be paid by the treasurer of the Tithers' Association.

Resolved, That after the Tithers' Association shall have reached a membership of 250 all methods other than the duplex envelopes, freewill offerings, and tithers' envelopes will be abandoned, all the organizations of the Church thus discontinuing suppers, entertainments, sales bazaars, and other methods of raising money.

Plate collections were dispensed with in the Church. A chest with three pockets at the entrance took the place of the plates. One pocket took the duplex envelopes, one took the tithers' envelopes, and one the freewill offerings.

Here is just what happened in that Church:

Before the Tithers' Association was organized: Contributors, 250. Total budget, $5,000. Average contribution: Per year, $20; per week, 38½ cents; per day, 5½ cents.

After the Association had been in force three years the figures were:

Number of contributors, 400. Total contributions, $15,000. Average contribution: Per year, $37.50; per week, 72 cents; per day, 10 cents.

I am witholding the name of this Church because my understanding is that the Tithers' Association was not able to maintain its strength. Out of the four hundred contributors reported the third year of its operation three hundred were tithers, and these three hundred contributed $12,000 of the total budget. The average contribution of the tithing group during that year was $40. The average contribution of the non-tithing group was $30.

I presume that this is as good an example as is available as to the resources of an average Church

where the tithe is the basis of stewardship. Of course one will instinctively raise the question about income. Was the average income of the tithers but $400 per year? Remember that in this number are children and aged who are earning nothing. The congregation evidently represents little wealth, and some money might have been turned into non-Church channels.

The average contribution is much higher, however, than the average reported for the Methodist Episcopal Church as shown by the following United Stewardship Council statistics. It is almost as good a

PER CAPITA GIVING FOR ALL PURPOSES

By Denominations*

Protestant Episcopal	$38 51	United Brethren in Christ (Old Constitution)	$19 34
United Presbyterian	38 04	Reformed, U. S.	19 34
Reformed in America	35 70	Lutheran Synodical Con.	19 09
Presbyterian U. S. A.	35 42	United Brethren in Christ	17 92
Presbyterian U. S.	34 59	Lutheran (various Synods)	16 70
Evangelical	30 37	Methodist Episcopal, S.	16 12
Congregational	30 23	Christian	14 45
Baptist (North)	24 85	Church of the Brethren	13 04
Methodist Episcopal	24 48	Methodist Protestant	13 04
United Lutheran	24 25	Baptist, South	10 80
Evangelical Synod	23 60	Disciples of Christ	9 56
Moravian, North	22 93		

record as that of the Protestant Episcopal Church, which leads in the matter of per capita giving. This United Stewardship chart is a most interesting thing. Average gifts, indeed, look small. If we used the tithe as a basis, we are a long way from reaching the resources available.

But the fact is that in most Churches the group which is interested in tithing is very small. The Churches are very few which can enlist three-fourths of their members in any plan of stewardship. We will continue to have a large group who have not reached that point in Christian grace where their money or their lives are seriously given to the work of God. The emphasis on Christian stewardship has raised

*Based on 1927 report of the United Stewardship Council.

the per capita of giving. But it has also shown in an amazing way the distinction between these groups—viz., the nucleus of consecrated people and the larger group of indifferent Christians enrolled as Church members.

Is a More Equitable Plan Possible?

This question is already being raised, and a number of attempts to distribute more justly the burdens are attempted. The argument is made that most Churches to-day begin at the wrong end of the matter. They try to see how much money they can raise and then raise the amount of the budget to meet the income. The leaders in the new movement tell us that the better plan is to fix the budget at the figure needed and then assess the membership for the amount.

Prof. William L. Crow, of Lawrence College, Appleton, Wis., has worked out such a plan with the First Methodist Church of his city. He gives as the five basic rules of Church support:

1. An equitable distribution of the financial load.
2. The means for determining a member's share of the support.
3. A degree of familiarity with the financial program among the members.
4. Regularity of contributions.
5. The development of systematic giving among the children of the Church.

His plan is to find first of all just what percentage of the income of the members is necessary to meet the budget of the Church.

Let us suppose, for example, that the estimated income per annum of the Church is $20,000 and that the estimated total income of the members of the Church is $1,000,000. It is immediately evident by simple arithmetical computation that, if we treat everybody alike, each $1,000 of gross income must pay $20 to the support of the Church, or, in other words, the subscription must equal 2 per cent of the gross annual income.

But for the sake of justice he feels that the fixed rule should be varied. A person receiving but

$1,000 annually should not be expected to give as large a percentage as the man receiving $10,000. So the assessment must be graduated.

He makes $13, or twenty-five cents per Sunday, the unit of contribution and builds his plan upon that. This standard unit simplifies bookkeeping. It makes it possible to present the scheme in a vivid way. Then a chart is sent to every member of the Church with the request that he make his contribution according to it.

The Guide to Pledgers of the First Methodist Episcopal Church, Appleton, Wis.

A unit is $13, or twenty-five cents per Sunday.

Yearly Income.	Units.	Amount.
$1,000	1	$ 13
1,500	2	26
2,000	3	39
2,500	4	52
3,000	5	65
3,500	6	78
4,000	7	91
4,500	8	104
5,000	9	117
5,500	10	130
6,000	11	143
7,000	14	182
8,000	19	247
9,000	25	325
10,000	32	416

The pledge card, which accompanies the self-assessment chart, makes a further suggestion about the amount of benevolences the subscriber should agree to pay. It is reproduced herewith.

FIRST METHODIST CHURCH
Appleton, Wis.

Before making your subscription consult carefully the accompanying bulletin which will aid you in determining the amount.

Our benevolences are approximately one-fourth of our current expenses. For your convenience the amounts are arranged on the same line, although you may subscribe more or less as you desire.

Benevolence Budget		Current Expense Budget	
$1.25 weekly	$65.00 year	16 units	$4.00 weekly $208 year
1.10 weekly	57.20 year	15 units	3.75 weekly 195 year
1.00 weekly	52.00 year	14 units	3.50 weekly 182 year
.90 weekly	46.80 year	13 units	3.25 weekly 169 year
.80 weekly	41.60 year	12 units	3.00 weekly 156 year
.70 weekly	36.40 year	11 units	2.75 weekly 143 year
.65 weekly	33.80 year	10 units	2.50 weekly 130 year
.60 weekly	31.20 year	9 units	2.25 weekly 117 year
.55 weekly	28.60 year	8 units	2.00 weekly 104 year
.50 weekly	26.00 year	7 units	1.75 weekly 91 year
.40 weekly	20.80 year	6 units	1.50 weekly 78 year
.30 weekly	15.60 year	5 units	1.25 weekly 65 year
.25 weekly	13.00 year	4 units	1.00 weekly 52 year
.15 weekly	7.80 year	3 units	.75 weekly 39 year
.10 weekly	5.20 year	2 units	.50 weekly 26 year
.05 weekly	2.60 year	1 unit	.25 weekly 13 year

Until further notice, I subscribe each year to the First Methodist Church the amount checked above.

Name.....

Address.....

Kenmore Church Plan

The assessment plan is carried to a still further, perhaps no less just, end in the plan which is in operation in the Presbyterian Church of Kenmore (Buffalo), N. Y. The Church budget totals $25,000.

To meet the need the financial committee proposed to sell 1,000 sustaining memberships at $25 per year. The amount is payable in quarterly sums. One sustaining membership is sufficient to keep a family in good standing.

This plan eliminates the collection plates. The only time the ushers pass the plates is for benevolences or some other special cause. The pastor, Dr. John Richelson, says that the families which cannot pay this sustaining membership are in reality (in his parish) less than one per cent. Memberships were transferred to them from the surplus of other families. The gain to the Church is in simplicity in bookkeeping and respect in the eyes of its members and the town. There is no pleading for needed funds or singing of "Hear the pennies dropping." The Church is maintained with the degree of financial independence to which it is entitled.

Personally both of these experiences are interesting. I am not recommending them to the Churches. I feel that they are experimental, and each one has some points worth considering. I do not think that the matter of self-respect or assured income can compensate for the value of Christian stewardship which is taught under the emphasis of proportionate, consecrated giving as one is able. But we have got to recognize the limitation of tithing and stewardshp as it is now possible in the Churches.

CHAPTER 6
THE EVERY-MEMBER CANVASS

Preparation assures success. The measure of your success is determined by the extent of work done before the day of solicitation. Every canvass is a success or failure before it starts. One of the weakest points in procedure is the failure of many budget-makers to inform themselves about the work they are budgeting.—*From a Denominational Manual.*

"It ain't the guns nor armament,
Nor funds that they can pay,
But the close coöperation that
Makes them win the day.
It ain't the individual nor the
Army as a whole,
But the everlastin' team-work
Of every bloomin' soul."

CHAPTER 6

THE EVERY-MEMBER CANVASS

In replying to an inquiry in *Church Management* Dr. A. W. Beaven asserts that there is no substitute for the Every-Member Canvass in securing results in Church finance. I quite agree that there is no other method which will produce as effective results. But I do not think that any Church is obligated to attempt an every-member canvass once a year. Variety is the spice of life, and it also is effective in Church publicity. The Church which has conducted effective canvasses for a number of years might very well vary the program and try a direct mail plan for one year, or a Joash's Chest as described in another chapter of this book. The every-member canvass is a wonderful plan, but no Church should be a slave to a plan.

The every-member canvass means the organization of lay workers who will solicit a subscription from every member of the Church for both the local Church expenses and the denominational benevolences. Practice has shown that it is most effective when one day is set for these solicitations and the entire congregation reached in that one day. As it is treated in this chapter that is what is meant by the every-member canvass.

The Foundations of the Canvass

A successful canvass must have the right foundations. A few years ago we might have included these items in the canvass itself. But with the better organization of to-day Churches see the wisdom of keeping the essential features of financial organization intact the entire year around. The canvass assumes:

1. That there are active official boards and a nucleus of earnest lay workers.
2. That the proper bodies have a working budget, both for the local Church and benevolences.

3. That there is an available up-to-the-minute list of all members of the Church and all subscribers to the Church, which gives information regarding their addresses, Church activities, and other items of interest.

Where these foundations do not exist the minister must start and build them before he can go ahead with the campaign. His first task then would be to call his officers of all the organizations together and explain just what is meant by an every-member canvass.

If they agree with him that it is wise to go ahead with it, the next step would be the appointment of a chairman of the canvass and a working committee. It will be almost essential for the minister to be the leader in this smaller group until the idea is pretty thoroughly sold.

This committee will have three immediate tasks before it. First, the selection of a larger group to be trained for purposes of solicitation; second, the study of the treasurer's reports of several years past to find a basis for the Church budget; and third, the compilation of accurate lists of members and subscribers.

No matter how weak a Church may be, it need not be frightened by the word *budget*. It means simply an honest estimate of the amount of money the Church will need for the next twelve months. It may consist of very few items:

Pastor's salary.
Heat. Light.
Repairs to building.
Sexton's salary.
Contributions to denominational benevolences.

The smallest Church will have these items. When they are listed together with the proper amount assigned to each item they constitute a budget.

In the Churches which have learned through experience the wisdom of keeping these foundations intact the procedure is somewhat different. There is a committee appointed from the board of trustees to arrange the local Church budget for the next year. This committee considers every phase of the work, physical equipment, professional services, and other items. At the same time a committee representing the missionary interests of the Church will be working out a benevolent budget. It is well to have these two committees together in at least one meeting before their reports are presented. Each should know what the other group is trying to do, and any difficulties should be smoothed out before the reports are made.

These reports are then to be passed on by the proper bodies; in some Churches the board of trustees and the elders or deacons may have authority to act. Other communions will require the vote of the congregation.

A very fine example of system in budgeting is shown in copies of *Our Church*, a weekly publication of the Union Avenue Christian Church, St. Louis, Mo. The finance division of the Church felt that it was necessary to cut the budget for expense. The cuts were to be divided among the various Church divisions. The equipment division asked for $11,325 for its work and was granted $10,075. The division of religious education, upon request of the Finance Committee, was able to reduce its budget $1,000. Other divisions, as did these, submitted itemized requests for the ratification of the finance committee. Each division had definite ideas of its needs and yielded only under protest and for the good of the whole. Such a condition shows a well-developed idea of how to make a budget in a large Church.

It is desirable that in the budget report there be shown the expected disbursements of every organization of the Church. In many Churches, probably in most, the various groups are still largely self-supporting. They raise and disburse their own funds. But even if this be true, the budget ought to show the financial turnover of the organizations. This can be done very effectively without assuming to direct the societies.

Take these items, for instance:

Pastor's Salary	$ 2,500 00
Religious Education	250 00
Music	300 00
Total	$ 3,050 00
The Sunday school assumes the item for Religious Education	250 00
Balance to be secured by canvass	$ 2,800 00

Through this plan the members of the Church get a pretty clear view of the work of the Church as a whole. The same plan in the benevolent budget would recognize the missionary contributions of the women's societies, the Christian Endeavor, and other organizations sending funds direct. These sums should also appear in the annual reports which give the expenditures of the Church for the year.

Many Churches depend upon receipts from the various organizations for securing the necessary funds for the year. Others have moneys coming from endowments or investments. These expected receipts should be shown in connection with the budget. Suppose the total local expense budget of the Church to be $12,000. But the Church would receive during the year $1,200 in interest. In addition the Sunday school offerings would amount to $500, while the Ladies' Aid would turn another $500 into the treasury.

Then the budget would first of all list the obligations for the year with the total amount:

		$12,000 00
Expected income from investments	$1,200	
From Sunday school	500	
From Ladies' Aid	500—	2,200 00
To be raised in the every-member canvass		$ 9,800 00

These plans presuppose that every organization in the Church is in its own way arranging budgets and looking forward to the work of the new year. If this is actually taking place, and the officers of the societies appreciate that this budget-making is a part of their task, the whole matter of systematic finance will be greatly simplified.

The well-organized Church not alone takes the budget as a matter of course. It also has complete and accurate lists which are instantly available for the purposes of canvass. If a Church has not such

lists, it is the duty of the committee appointed on the every-member canvass to compile one. Where a list is available it takes it and begins its work at that point.

If a Church has never had a list of subscribers for the purposes of solicitation, one can be built in this way:

a. The names of all those who have contributed in the past.
b. The names of all Church members.
c. The names of Church attendants.
d. The names of families represented in the Sunday school.

There will be duplications in this list. After these have been removed a fairly complete list will be available for the purposes of the canvass.

The Committee

The committee on every-member canvass picks up its work at just this point. It does not make the budget. But it accepts it and goes to work. The committee itself should be fairly representative. A few years ago when the canvass was a new thing it was a task for the men. But we now consider it good practice to have ladies from the women's organizations and young people from their society on the committee. It is to be as inclusive as possible.

The chairman of the every-member canvass should be a layman, but one who has demonstrated his ability to work with the pastor. Some Churches appoint him at the annual meeting, and he serves for a year. Others will appoint him but a few weeks before the canvass. If the latter procedure is followed, he should have at least two months to formulate his plans. My feeling is that the annual appointment is better. His task requires a sympathetic understanding of the program of the denomination, and that is not acquired in a few weeks.

The chairman will nominate the members of his committee, and the proper body will ratify or change the nominations. It is usually well to let the chairman select his coworkers. The organization is largely a matter of morale, and a committee which is ap-

pointed merely on a representative basis without regard to individual temperaments may not be conducive to smoothness.

The Presbyterian manual on the every-member canvass gives the following line-up for the committee. This is a good and inclusive suggestion.

The pastor (*ex officio*).
The chairman of the canvass.
One who is to have charge of securing equipment.
One who is to have charge of the preparation of name lists.
One to have charge of publicity.
One woman to interest the women groups.
One representative of the young people's groups.

One of the first tasks of the committee is to decide on the number of canvassers it will use and to arrange a meeting of them for educational purposes. The most effective plan has been for the canvassers to go two by two. The number needed will depend upon the number of calls to be made and the distance they live from the church. There is a limit to what any team can do in an afternoon. My own experience is that three calls an hour is about all that a team can do decently and without appearance of haste. That would mean a possible twelve calls in four hours from two to six o'clock, without making any allowance for distances, bad roads, and other difficulties. Making this provision, perhaps twelve calls in the afternoon is about what can be expected of the average team. On that basis, if there are two hundred calls, you would need sixteen teams or thirty-two men.

These men should be brought together at least once for instruction on the Church budgets and the directions for canvassing. It is well to arrange an evening when a dinner is served and time is taken to go into every phase of the canvass. Churches which have held the canvasses for a number of years have many men who have been trained by practice and who can be depended upon. I can see no objection to having these canvassers included in the committee on every-

member canvass if it helps to hold their loyalty and secures greater coöperation. Certainly they should be in consultation with the leaders before the day of canvass.

Equipment

The person having charge of the equipment will plan to have the necessary cards and printed matter on hand, together with the envelopes for the new year. The distribution of the envelopes will also come under his jurisdiction. Items he will need to secure will consist of:

Denominational publicity material for help in benevolent contributions.
Printed literature on the local Church budget.
Pledge cards.
Canvassers' information cards.

Names

The person in charge of lists will have special cards filled out giving information regarding every prospective contributor. The cards will give the name and address, and always the amount he has pledged for the past year. I think it well to indicate on the card also the condition of that pledge, whether or not it is being consistently reduced. The card reproduced on the following page lacks that item.

If the Church has a full-time secretary, these cards can be most effectively taken care of in her office. Indeed, it may be wise to appoint the secretary on the committee, as she has available the most facts regarding the condition of each pledge and contributor. In the Church which does not have such a secretary the volunteer worker will have the task—and it is a laborious one—of taking care of these information cards.

The card shown here gives the information regarding one entire family. There is an advantage over separate cards for each individual, but the canvasser should remember that he is to secure a pledge from each member if possible.

Call on _____ At _____

CANVASSER'S INFORMATION CARD

KEY

1. Church Member
2. Church Attendant
3. Member of Sunday School
4. Member of Young People's Organization
5. Member Men's Organization
6. Member Women's Organization
7. Member of Other Church Organization
8.

	Indicate Affiliations by Number only, as given in Key	*WEEKLY SUBSCRIPTION			
		Last Year		This Year	
		Church	Benev.	Church	Benev.
Husband					
Wife					
Children at Home Age.					
Others in Household					

Make notes for Pastor on back of this card

*Amounts previously subscribed should be filled in from records

(over)

Publicity

The publicity chairman, like the every-member canvass chairman, should have a year-round task. The pledges of the every-member canvass depend upon information. The supplying of it should, by no means, be limited to a few weeks before the canvass. He will need to keep in constant touch with the pastor, not alone to follow his wishes, but to see that the minister does not forget his educational opportunities in the pulpit and the weekly calendar, if one is issued.

Upon the chairman of the canvass, the pastor, and the publicity chairman will fall the task of preparing the letters which are sent to contributors announcing the campaign. This part of the work is very important, and the letters should receive every care in preparation that their appeal may be as great as possible. I think that this is one phase of the every-member canvass which most Churches can improve on. In another chapter on direct-mail appeals I am giving a series of Church letters which include some for use in the every-member canvass. Here I will just point out some things to keep in mind.

We have got to get away from the idea that a simple notice that the canvass will be held is sufficient. The direct-mail expert starts with the assumption that the mails are crowded and that he has got to make his publicity a little more attractive than the other fellow to get a reading. The committee for the Church canvass must take the same attitude. The fact that the envelope has the Church return card does not mean that it is going to be read.

The physical appearance of the letter must be pleasing. Good printing is better than poor multigraphing and mimeographing. A few days ago a minister sent to the office of *Church Management* a series of letters on finance and asked us for an honest criticism of them. I turned them over to a man here

who makes a specialty of direct mail. He handed them back with the remark: "It doesn't make any difference what they say. Nobody will go to the effort of reading them." They were mimeographed, and the inking and stencil-cutting were both very poor. As a result it would have been an effort to read them. It pays to invest in good physical appearance when you start mailing letters.

It is well to put in a few words a plan or slogan for the canvass. This will catch the eye in letters. Dr. Stidger's "Day of Destiny" is not much different from any other canvass, but it was sold on its name. Perhaps it can be designated at the "Tenth Anniversary Campaign." That will at least give it distinction. But it lacks punch. "Over the Top" is good, but has been overdone. "Loyalty Campaign" just at the present time is getting results. "It Is Now or Never" is a splendid slogan when there is a real issue at stake such as a new building or an extension program. "Opportunity Budget" is the pleasing slogan another Church coins.

If the canvass means a change in the program of the Church, several letters should be better than none. The Lakewood Congregational Church changed its plan of benevolent administration last fall and in the every-member canvass sent out three letters. The first was from the pastor. The second was from the chairman of the board. The third was from the chairman of the women's work. The change involved the consolidation of the women's benevolent budget with that of the Church, and the three letters told the story.

Always have the letters signed. They are entitled to that much personal touch. Never have at the bottom "By order of the committee" or "By request of the committee." The Lord's work is entitled to the color of personality. There is no positive rule as to who should sign the letters. Sometimes it may be

wise for the pastor to do so; at other times the chairman of the canvass. I see no reason why plain John Member might not sign a good letter which would make a tremendous appeal. (See John Member's letter in the chapter on direct mail appeal.)

The last letter should carry the date of the canvass and make the request that the individuals be at home on that day to receive the canvassers. I think it is well always to add to this letter:

> If you do not find it convenient to be at home on Sunday afternoon, will you not plan to leave your pledge with the committee at the close of the morning service?

This will require that the committee have a table and accept any pledges turned in at the morning service. It is a matter of convenience to many and will cut down the number of calls necessary in the afternoon.

And last but not least, send out the letters not later than Tuesday of the week before the canvass and send them out under first-class postage.

The Canvass

If the publicity man has done his work well, every contributor of the Church will expect to be asked for his pledge on a certain Sunday. He has received the budget of the new year and items of publicity telling about the work of the denomination.

If the every-member canvass committee has done its work, each team of canvassers has ten or twelve cards with information about each member of the families listed on them and pledge cards for receiving the pledges for the new year. These should be in the hands of the canvassers several days before Sunday for any study they may care to give them.

The canvassers will be at the morning service on the campaign Sunday. There will undoubtedly be a stewardship sermon on that Sunday morning. Fol-

lowing the sermon the minister will consecrate the workers. Here is a service of such consecration which was used in the West End Congregational Church, Bridgeport, Conn.:

(The men who have been selected will come forward as their names are read. The minister will then address them as follows):

My friends: It is your privilege to-day to have a prominent share in a task of utmost importance to your Church. It will be your privilege to visit the homes of the congregation to receive from our people their pledge of financial support for the ensuing year. May I suggest one or two characteristics of the work of a visitor in an every-member canvass.

In the first place, you go not to extract a pledge from unwilling or reluctant givers. You go, rather, in the name of the Church to the friends of the Church to receive their freely given promise of coöperation.

Again, you go out this afternoon, not as judges of what share anyone should take in the support of the Church. It is the task of every member to encourage every other member to a loyal, generous, and earnest stewardship of strength and time and money. But whether the prosperous give little or the poor give much, it is a transaction, in the last analysis, between each one of us and God. You go, rather, as those who are yourselves joyfully and wholeheartedly devoted to the work which we here are trying to do. And you go to say to others, "Come, let us join heart and hand in this great enterprise."

It will be helpful, also, for you to remember, as you go into each home, that you go, not for yourselves, nor even, simply, for the Church as an institution, but for the more abundant life of the boys and girls, the young people, the men and women of this community, of our city, and of the world.

If it be now your purpose to do this work upon which so much depends, to the best of your ability, in the spirit of our common Lord, and for the building of his kingdom, will you make it known by saying, "I will"?

(The minister will then give the hand of fellowship to each man, saying):

In the name of the congregation I commission you as the official visitors in the every-member canvass of the West End Church.

"The blessing of Almighty God, the Father, the Son, and the Holy Spirit, rest upon you and go with you. Amen."

(As the men return to their seats the congregation will begin without announcement the hymn, "O Zion, Haste."

EVERY-MEMBER SUBSCRIPTION

Presbyterian Church, U. S. A.

..... *Presbyterian Church*

In order to enable my Church to carry on the work committed to it I hereby subscribe the following per week for the year beginning.....

Local Church Support												
	$5	$4	$3	$2	$1.50	$1	.75	.50	.40	.30	.25	
Missions and Benevolences (Over)												

Signature.....

Date..... *Address*.....

NOTE—Indicate amounts subscribed with an X in space adjoining. Larger or smaller sums may be entered in blank spaces.

THE COMMUNITY CHURCH

Lincoln Road and Drexel Avenue Miami Beach, Fla. Rev. Elisha A. King, D.D., Minister

..... 1928

To provide for the Operating Expense Budget for 1928 of The Miami Beach Community Church, and in consideration of the subscriptions of others, I promise to pay to F. Lowry Wall, Treasurer, the sum of

..... Dollars

payable as follows:

- ☐ In part or all cash.
- ☐ In two semiannual payments.
- ☐ In four equal quarterly installments.
- ☐ In weekly installments.

Name.....

Miami Beach Address.....

Northern Business Address..... City.....

Make checks payable to F. L. Wall, Treasurer Community Church, 1620 Drexel Ave., Miami Beach, Fla.

TYPES OF PLEDGE CARDS

(See also next page)

Following the morning service a brief meeting is held. Each canvasser makes out his own pledge and gives it to the proper team. Pledges turned in at the morning service are given to the right solicitors. Final instructions are given. Sometimes a light lunch is provided at the church. More often the

For {World Service / Local Expenses} *of the* METHODIST EPISCOPAL CHURCH

I will cheerfully give during this year:

WORLD SERVICE														
Per Week ·		$10	$5	$3	$2	$1	75c	50c	40c	30c	25c	20c	15c	10c
MY LOCAL CHURCH														

OUR IDEAL: *as Much for Others as for Ourselves*

(*Check Here*)

I hereby pay 50 cents additional for one year's subscription to *World Service News* ☐
Unless otherwise paid, I direct that 50 cents of my pledge (if 10 cents a week or more) shall pay for one year's subscription to *World Service News*.

Name _____

Address _____

The total World Service Budget of the Methodist Episcopal Church, $18,500,000 covers the work of:

Board of Foreign Missions
Board of Home Missions and Church Extension
Board of Education (including former Boards of Education, Education for Negroes, Sunday Schools and Epworth League)*
Board of Pensions and Relief*
Board of Hospitals and Homes and Deaconess Work*
Board of Temperance, Prohibition and Public Morals
American Bible Society
World Service Commission

* The General Boards, not including the support of Claimants on the Annual Conference or special funds for the building and endowment of local institutions, etc.

canvassers go to their homes and plan to begin the task at two o'clock.

The canvassers carry the pledge cards. They are not sent out in the letters. It is well that every subscriber know about the items on the budget and the reason for increases before the pledge is signed. The pledge card should provide for weekly offerings both for the local Church and benevolences. I am giving reproductions of several types here. Some denominations furnish the pledge cards to their Churches free of charge.

At six o'clock there is a dinner for the canvassers in the Church. They are to bring their complete reports at that time. On a chart the total returns of each team will be recorded as the reports are turned in. Some Churches will list the results of the same prospects the year before so that the spirit of competition is introduced between the two years. This is very appropriate where a group plan of solicitation is used.

The group plan divided the parish into geographical divisions with about the same number of members in

each territory. Where the grouping is adopted it makes possible many kinds of intensive work. In the every-member canvass a team would be assigned to Group 1 or Group 2. As the people in the group remain practically the same year after year, it is possible to make assignments very rapidly in the every-member canvass and make reports on a competitive basis against the previous year. Competitive reports between groups should not be permitted, as family incomes differ so much.

Should the pastor take a part in the canvass? Yes. No. Really he is the heart of it. He has trained the workers and planned the publicity. He knows what is being done. But the canvassing is a lay proposition. When the morning service is over the minister who has done his task well can go home and rest confident that the reports will justify his ministry. There may be exceptions to this. I have myself joined in a canvass. When a fraternal meeting conflicted with the canvass, making us several men short, I joined the team having the outlying territory, took my car, and went with the lay member. It happened that it was strategic. For the report that the minister joined the canvassers was not pleasing to the men who found it inconvenient to keep their tryst with the Church, and I never again lacked canvassers.

The Follow-Up

Even the most effective canvass needs a follow-up of some kind. First of all, the congregation is entitled to an announcement of the results, whether it is a success or not. And it is a splendid thing to send a note of thanks to every pledger. It doesn't look quite courteous to spend postage to get pledges and then fail to send a little word of thanks to those who responded.

And then there are always people who are not reached. They need to be followed up. There are

two ways to do this. One way is to have the team to which they were assigned see them during the week. A second method is to have *a follow-up squad.* In my last Church this originated by chance. Some of our canvassers found that they must work on Sunday. But they were disappointed, and to show their loyalty they agreed to secure the pledges from all who did not pledge on Sunday. It looked like a splendid arrangement, and they did good work. You may find the suggestion useful.

After everything is said and done, the best plan is the one which will work best in your Church. Methods are to be our servants, not our masters. Success many times consists in adaptation rather than uniformity. The principles of the every-member canvass are applicable to any Church, large or small; the adaptation remains with the Church.

CHAPTER 7
RAISING MONEY BY MAIL

Anything that can be sold can be sold by mail.—*Direct Mail Slogan.*

A letter seems to me like a highway. Every phrase and every paragraph must take us forward, so much nearer to our goal; every sentence must send us ahead. Not a word may be allowed to get us off the primary road nor delayed in a detour. Everything our letter says must move straight ahead toward our purpose, to influence the one who reads to sign his check.—*Winifred Willard.*

CHAPTER 7

RAISING MONEY BY MAIL

DIRECT-MAIL advocates tell us that "if it can be sold at all it can be sold by mail." There is a good basis for their contention. Most anything can be sold by mail. But selling is an art. It requires careful study and thorough work to get big results. No one would assert that a carelessly prepared letter sent out in an unappealing form will make a sale.

There are many uses for direct mail in Church work. At the present time there are Churches experimenting with this plan of securing converts. But as a method of raising money it is pretty thoroughly established. A thoroughly well directed campaign by mail may not bring as big results as a personal canvass, but it has its place. And there are times and occasions when it will out-pull the personal canvass. All of the men who go out in the every-member canvass are not salesmen. Sometimes it is better to trust a good sales letter than an indifferent individual.

Those who use the mail effectively to-day start with the assumption that the mails are crowded and that they have lots of competition. They have got to make their letters and publicity just a little better than the other fellow's to have them read. They write and rewrite, playing with words and layout until they are sure they have just the right appeal.

No way has yet been invented for discovering in advance just how strong a letter will pull. But one who is working with letters constantly soon gets the "feel" of good publicity. The minister who has experimented with the mail in many campaigns and has saved his letters can go back over them and find just which ones have been the most productive. He ought to keep samples of all the letters which are used

and improve on their effectiveness with each mail canvass.

There are two ways of judging the appeal of every letter. First is its physical make-up. The second is the contents of the letter. The physical appearance is to the letter what the delivery is to a sermon. One may put the best of thought into the content of his message and yet fail to get it across by using poor type, the wrong paper, or cheap envelopes.

The Physical Make-Up

The letter which goes to a large group may be prepared in any one of the following ways:

Individually typed.
Mimeographed.
Multigraphed.
Multigraphed with individual fill-in.
Automatically typed.
Printed.

The individually typed letter is, of course, to be preferred over all other kinds. It is personal. It will bear the pen signature of the person sending it. It is nearer to a personal solicitation than any other kind of letter. But it is impractical when the mailing list is of any size because of its cost.

Mimeographed letters, on the other hand, are about the cheapest to produce for a quantity of from 300 to 1,000 copies. Mimeographing is a process of reproduction from a wax stencil which has been cut on a typewriter. It is possible to get very clean work and to make messages very effective. The mimeograph requires skill, however. It is not easy to cut a clean stencil, and one error spoils the page. The machine itself must be kept clean and in perfect condition to get good results. Mimeographed letters require a paper which is slightly absorbent for good results. While it is possible to fill in letters prepared in this way with the name and address of the individual to

whom it is addressed, such a plan is hardly to be commended. The mimeographing ink does not match the typewriter ribbon.

Multigraphing is a process of printing from type. With this machine one may print directly from type or through a ribbon. Multigraphing through a ribbon may match the typewriter copy in color and impression very closely. I do not think that the average minister can do it, but an expert with a multigraph can produce a letter and fill it in so that the average person will think that it is an individually typed letter. Some Churches have their own multigraphs. Others prefer to let the work out to a house which specializes in the work. The cost is not great, and very effective work can be secured. The writer thinks that a multigraphed letter, filled in with the type and color to match, is about the most effective method on large Church lists to-day.

There is being introduced into the business world an automatic typewriter. This remarkable machine operates on the same principle as the player piano. If a typist will place the sheet of paper in the machine, type the name and address, the machine, operated by electricity, will do the rest. The result is an individually typed letter perfect in every respect. This method is very limited, as very few of the machines are in use, and the cost of letters by this method is still rather high.

There remains for our mention the printed letter. Personally I feel that a good attractive printed letter is to be preferred to a poor mimeographed or multigraphed job. Of course there is no fill-in with such a letter. It can be signed, however. But if the type selections are good and the paper is attractive the minister can get his message across on a printed sheet in a very effective way.

The physical side of the letter, however, means more than the method of reproduction. The paper is

a big item. It should be heavy enough or rich enough to command attention. It is usually wise to have all communications appear on the letterhead of the Church. This letterhead needs to be one which will carry a message in itself. The envelope will match the paper and will have a return card, either in the upper lefthand corner or on the back. At the present postage rates it should be mailed under first-class postage. An unsealed, unsigned letter will go at one and one-half cents. First-class mail requires two cents. The feeling is that, while there may be some question about results at the old rate when an unsealed, unsigned letter went for one cent, the difference in the rate at present is not big enough to take a chance on the lower postage. In addition, there is the argument that, in a request for money, the letter ought to go under the dignity of first-class mail.

The Contents of the Letter

Every word counts. Every suggestion, bold or subtle, leaves its reaction. One can create offense or confidence by the contents of the letter.

At a recent undertaker's convention a speaker was discussing direct mail publicity for morticians. One man had tried it and had decided he was through. He had sent out a series of letters telling how his house was always ready to befriend, about the fine equipment he had, and other items of interest. A death occurred in the family of a friend of his, and to his surprise another undertaker was called in. He began to investigate. He learned that when a member of the family was ill one of his friendly letters describing the services he had to offer reached the house. The suggestion was very untimely, and he lost a client.

In a letter I used at a very early period of my ministry I found it very easy to antagonize people. We were trying to raise money for indebtedness incurred in the pastorate of a former pastor. Of course no

minister likes to raise money for old debts. I began my letter with a very big appeal by quoting, "It is no fun paying for dead horses." But I had failed to understand that at the time the indebtedness had been incurred there was a division in the Church about it. Some people at once thought that I was allying myself on the side which thought the investment unwise. Another good member whom I did not know existed took vigorous exception to it, thinking that I was speaking of her father, who had made a pledge and then died without making payment. I have written hundreds of letters since for Churches, but I have never again used that phrase.

Dr. Harry A. Overstreet of the College of the City of New York, in commenting upon the appeal of circulars, recently showed the negative appeal in one which bore this phrase: "Have You a Cancer?" He suggested that if it were changed slightly to read "Do You Know the Symptoms of Cancer?" it would get a much larger reading.

We have recently had an experience in the *Church Management* office which shows the subtleness of suggestion on the printed page We were sending out a combination offer on the magazine and a book. One letter stated, "You would have to pay $1.50 for this book in the store, but we made a fortunate purchase and want to pass the benefit on to you." The second letter was the same in every particular except in the sentence above. This read as revised: "This is a new book and you would have to pay $1.50 for it in the bookstore. It cost us good money, too. But we are anxious to get you enrolled as a subscriber." Now, the second letter pulled larger than the first. It doesn't take a very wise man to tell why. The second letter offered a much bigger bargain. The books cost us "good money." It was not announced as a volume which we could buy at a low price. In

other words, the letter made it appear as a volume which was in demand.

A good money-raising letter sent by a Church should have the following characteristics:

It must be readable (attractive enough to command reading).

It should tell how much money is needed and explain what it is to be used for. (This information may appear in the supplemental material inclosed.)

It may by analysis or suggestion convey the idea of just what gift is expected.

It must create and sustain confidence in the Church.

To my mind the ideal Church money letter is one which neither begs nor commands. It lies in between these two positions, picturing the big work which the Church has to do and assuming that every Christian desires a part in the work. The letters which follow in this chapter are not to be considered as form letters. Instead they are given to show the use of money letters at various times and in different ways.

No. 1

This is a brief, inclusive letter. It seeks to command attention by its brevity and the division of the letter into the numerical items. With it was inclosed the budget for the new year and a leaflet describing the benevolent work of the congregation.

Dear Friend: The Every-Member Canvass of the congregation will be made next Sunday afternoon. The budget inclosed is the goal to be reached in the campaign. There are several ways in which we seek your coöperation to make the effort a success.

1. Be at home if possible. Our canvassers are busy men and expect to complete their work in the one day. Do not make two calls on their part necessary. If you can't be at home on that day, make your pledge at the Sunday morning service or send it to the church. We want to include your pledge in the total for the day.

2. Study the budget. There are no frills in it. If it is not covered by pledges, essentials will have to be cut from the Church program.

3. Make an honest pledge for both the local Church and our benevolences. The policy of the Protestant Church is not to place heavy burdens upon its people, but it does want every one to share in the responsibilities and joys of stewardship.

4. Keep pleasant and send the workers on their way with a smile. "The Lord loveth a cheerful giver."

Yours for success in our canvass,

[Signed],
Chairman, Every-Member Canvass.

No. 2

This letter is adapted from one used by a pastorless Church. Seeking to raise the annual pledges while still searching for a new minister, it had to present an especial appeal.

Dear Friend: It is the first time I have ever tried to direct a financial campaign without the assistance and leadership of our minister. But Mr. —— left us with a splendid organization, and all of our dependable workers will be in the field next Sunday to make the every-member canvass a big success.

The inclosed copy of the budget will give you the proposed expenditures for next year. There is a slight increase over last year's budget, but it is no greater than our continued growth should absorb.

I feel it very necessary that we have the entire amount raised and every pledge in by Sunday night. The pulpit committee reports splendid prospects for the early settlement of a new pastor. Nothing will so quickly convince the man they have in mind that he should come to our Church as to tell him that we have carried on without a pastor, and that he can begin his work free from financial details.

Cordially yours,

[Signed],
Editor.

No. 3

This letter is from plain John Member to his fellow members of Memorial Church. It is a variation which can be used by any Church. The person who signs it need not be one of the prominent men. Sometimes it is well to use one who is not so well known.

Friend of Memorial Church: For fifteen years I have been dropping money on the collection plates of this Church. I have given when I have had plenty; I have given when I have been financially pressed, but I have always given cheerfully. The Church is the biggest asset we have in the community, and I am glad to have the opportunity of sharing in its work.

We have a total budget for next year of $5,000, of which $4,000 is for local work and $1,000 for benevolences. We have 250 members. So that is just forty cents per week per member. That looks small, doesn't it? But some of the members are in school, some are

aged; others must help them make their quotas. Here is a plan which I have worked out.

20 members to give $1 weekly	$20 00
20 members to give .75 weekly	15 00
60 members to give .50 weekly	30 00
100 members to give .25 weekly	25 00
18 members to give .20 weekly	3 60
20 members to give .10 weekly	2 00
12 members to give .05 weekly	60
Weekly total	$96 20
Annual total	$5,000 00

I know which group I am going to be in next Sunday when the every-member canvass is made. Will you not study the budget and have your pledge ready when the canvassers call?

Your fellow member,

[Signed.]

No. 4

This is a somewhat facetious letter which is not intended for distribution to the entire Church. It is to be mailed in the place of the usual campaign letter to a selected group of men and women who ought to increase their pledges and get in with the better givers.

Mr. Robert Hakes,
230 Hart Avenue,
Paynesville N. Y.

There is always room at the top.

My Dear Mr. Hakes: I first heard this proverb a good many years ago, but the real truth of it never dawned upon me until I was appointed chairman of the Every-Member Canvass. Believe me, I see it all now.

Our Church has three hundred members. I find that their gifts can be described thus:

1 member gives $5.00 per week
3 members give $2.00 per week
25 members give $1.00 per week
42 members give .75 per week
55 members give .50 per week
50 members give .25 per week
30 members give .20 per week
15 members give .10 per week
6 members give .05 per week
53 members give nothing.

Some of our members are children in school, some are infirm and have no incomes. Those giving ten and twenty cents per week may be making more real sacrifices for their gifts than you and I. But I am convinced that many of us in the third and fourth rows ought

to be advanced. You are one of a dozen men who I have thought would appreciate the suggestion.

Yes, there is always room at the top.

Cordially,

[Signed.]

No. 5

Here is a series of four letters which raised $1,988.50 for the First Presbyterian Church, Independence, Iowa. They were prepared by Ralph V. Gilbert. Using them as a basis, St. Matthew's Methodist Episcopal Church, Philadelphia, prepared similar letters and raised with them $5,000.00.

LETTER A.

FIRST PRESBYTERIAN CHURCH

Ralph V. Gilbert, Minister

Independence, Iowa

November 25, 1924.

Dear Member: This is an important letter. It is written you, personally. It had to be printed because, manifestly, it is impossible for me to write four hundred letters by hand.

This is the message I want to bring; please read it carefully:

For several years, as you know, a floating debt of about $2,000 has hung over our Church. During the past year, by closely trimming various items in the budget, and by leaving undone some things that should have been done, this debt has been reduced to $1,500.

Next month we shall celebrate the seventieth anniversary of the organization of our Church. And on that glad occasion we want to be able to announce that this debt has been wiped off the slate. Can we count on you?

The Board of Trustees have divided this debt into sixty shares, of $25 each. I shall be the first one to subscribe; I have already filled out my card.

Will you be one of the fifty-nine remaining ones? If so, fill out the inclosed card and hand to Mr. McGill. Please do it at once, so that we can go forward with our plans for the anniversary, gladdened with the thought that our beloved Church is free from all obligations.

One word more:

No house-to-house canvass will be made. No one will call upon you personally. I have been pastor of this Church a little more than a year. In that time, you have never failed. You will not fail this time, I feel sure.

Sincerely, your pastor, R. V. Gilbert.

LETTER B.

FIRST PRESBYTERIAN CHURCH
Ralph V. Gilbert, Minister
Independence, Iowa

December 2, 1924.

Dear Member: How beautiful is the story of the three Wise Men who came to the infant Jesus and "offered unto him gifts; gold, and frankincense, and myrrh!" (Matt. 2: 12.)

Notice that the FIRST gift was gold! Frankincense (consecration) and myrrh (service) were precious, of course. But what the poverty-stricken parents of Jesus needed—and needed desperately—just then was gold.

All our talk of devotion to God and willingness to work for him is worth little, if we are not willing, in times of need, to bring the gift of gold.

And when we bring this gift of gold to the Church, the one divinely organized institution in this world (Matt. 16: 18), we give it to the Christ-Child just as truly as the Wise Men did.

In order to celebrate its seventieth anniversary free of debt, your Church needs a gift of gold—needs it right now. Of its four hundred members, there must be found sixty who will take a $25 share. One share has been taken at the very beginning; that leaves fifty-nine. Will YOU be one of the fifty-nine?

AND REMEMBER—

There will be no "drive" for this money; no personal solicitation. It is just a matter for you to decide, as you read this letter in the privacy of your room or office.

"Christ also loved the Church, and gave himself up for it" (Eph. 5: 25). Some way I cannot get away from the thought of that verse, Christ giving his life for the Church.

"I gave my life for thee;
What hast thou given for me?"

And what have I done for him? Have I ever made any real sacrifice? It is a heart-searching thought. Will you not think this matter prayerfully, and fill out the inclosed card at once?

Yours, for a debt-free Church,

R. V. Gilbert.

Make this Christmas different by giving your Church a Christmas present

LETTER C.

FIRST PRESBYTERIAN CHURCH
Ralph V. Gilbert, Minister
Independence, Iowa

December 9, 1924.

Dear Member: This is my last letter to you. The day of our seventieth anniversary is drawing near. What kind of an occasion will it be?

There are two phases to an anniversary. First, commemorating the achivements of the past. We shall be happy to do that. Second, looking forward to the future as a time of still greater accomplishment.

How are we going to look forward with the knowledge that a debt hangs upon us? Is there anything about a debt to make one enthusiastic? Are YOU willing to do your share to wipe the slate clean?

The matter is really quite simple. Haggai, of old, solved it for us: "Is it a time for you yourselves to dwell in ceiled houses, while this house lieth waste?" (Hag. 1: 4). Think it over!

Translated into present-day experience it means this: Is it right that we, with food and clothes and shelter a-plenty, should spend lavishly for Christmas trinkets when our Church is encumbered with debt?

For many of us, therefore, it is just a matter of rearranging our Christmas budget. Will you do it—this once—for the Church of Jesus Christ?

Finally, I want to remind you:

That no member-to-member canvass will be made for this money. No one will call upon you in your home or office. The matter will not be brought at a church service. And certainly we are not going to mar our anniversary service by pleading for money, publicly.

I trust you have read these letters. It has been no easy task to sign my name to 1,000 letters; to turn to the typewriter and address 1,000 envelopes. Then to fold and seal them. Yet I have done this in addition to my regular work, in addition to my pledge, and done it gladly. With all my heart I want this debt eliminated.

With a hope and a prayer in my heart that this will be done, and the knowledge that our Christmas will be all the happier because of it, I beg to remain,

Your fellow-worker, R. V. Gilbert.

Make this Christmas different by giving your Church a Christmas present

LETTER D.

FIRST PRESBYTERIAN CHURCH
West Main Street
Independence, Iowa

A FRANK STATEMENT

You will be interested to know that Mr. Gilbert's appeal for pledges, to pay off the Church debt on this our Church's seventieth anniversary, has met with a most enthusiastic response. Cash and pledges have been coming in daily; many members have given at a real sacrifice.

BUT—

The bare fact remains that not enough has been pledged to wipe the slate clean.

The end is in sight; the peak of the hill has been passed; are we going to fail, now, with the goal in sight? We dare not fail, we shall not fail—if the members who, until now, have not responded will do their duty at once.

Next Thursday at 4:30 P.M. the Board of Trustees will meet to hear the final report of the financial secretary. What will that report be?

Will you not sit down immediately and make a pledge to this debt fund? If you cannot give $25, give what you can. But please do it NOW, and be as liberal as you can. You have a whole year to pay.

The Christmas season and the anniversary meeting will mean all the more to us if we know that this debt has been liquidated. And, once out of debt, we are going to stay out.

The Board of Trustees, at the meeting of last Friday, feeling that our membership ought to be informed in this matter, have authorized me to make this statement.

Respectfully submitted, M. O. FOUTA, *President.*

Above All Things—The Debt Must Be Paid

THE DAY OF DESTINY LETTERS

The Day of Destiny letters of Dr. Stidger, using direct mail, brought the annual contribution of the Church from $22,000 to over $60,000. The reader will find that they are characterized by lively quotations. Dr. Stidger puts a personal interest in the letters by quoting from members of the Church.

LETTER A.

LINWOOD BOULEVARD METHODIST CHURCH

Linwood and Olive
Kansas City, Mo.
Church Phone, Linwood 5841

September 30.

Linwood Lovers, large and small;
Babies, young folks, Dad—and all;
Let me have a word with you;
Read this letter right straight through:

Next Sunday we have marked in big red letters on the calendar.

It is "Loyalty Sunday for Linwood."

What does that mean? It means many things.

First: That you start paying your pledges for the new year and the new program; that you attend every service held in the church next Sunday. Be at Sunday school even if you haven't been a regular attendant. Be present at both preaching services.

Second: That you greet the preachers and their wives personally. Make them know that they can count on you for help in every way. Hearten them!

Third: That you tell every friend you meet between now and Sunday that your Church is observing "Loyalty Sunday" and invite them to come with you.

Fourth: Boost your church all week and make it a "Loyalty Week" as well as "Loyalty Sunday."

Fifth: Plan to attend that beautiful Sanctuary Service on Wednesday evening.

Sixth: Double your present Church Pledge for Current Expenses which will enable us to carry out the Forward Program without hindrance.

It is fine to be here! Kansas City has a spirit all its own. It is more than the geographical "Heart of America"; it is the Methodist "Heart of America," and it is the "Heart of America" in that it is more than 90 per cent American-born.

We do things in the American way: frankly, honestly, sincerely, energetically, enthusiastically—and, with the love of each other and the love of the Lord in our hearts. That is Linwood way. Will you be in on it "LOYALTY SUNDAY"?

Fraternally and faithfully, WILLIAM L. STIDGER.

LETTER B.

LINWOOD BOULEVARD METHODIST CHURCH

Linwood and Olive

Kansas City, Mo.

Church Phone, Linwood 5841

November 10, 1925.

You folks from Missouri have to "Be Shown."

That is the reputation you have everywhere.

I like it. "I'm from Missouri! You'll have to show me!"

When I first came to Linwood Boulevard, I felt badly about the way you were giving to the Lord and to his Church. But during the past month so many members have written me doubling and tripling their pledges to the Church that I am taking heart again.

I couldn't understand it at first, but I do now. You wanted to be shown. You have seen the overflow crowds; you have seen sixty new members come into the Church in the first month. You have seen the Sunday school pass the 1,000 attendance mark twice; you have seen "Standing Room Only"; you have seen a prayer meeting said to be the largest in Methodism; you have seen the attention of the whole city focused on Linwood Boulevard through our Flood Lighting and the Revolving Cross. You have heard your Church talked about in clubs, and on the streets; have seen it mentioned time and again in the press.

As one man said: "They will see with their eyes what they will want to do." He was putting in rather a striking way the statement that you folks are "being shown."

Five letters have come in this week from the finest business men in the Church, doubling their pledges. One reads:

"*Dear Dr. Stidger:* I have withheld my subscription to the yearly budget, as it has been hard for me to figure out just what to do. At first I thought I would double my subscription. Then I decided to triple it. But, after witnessing the spirit that seems manifest in the Church, I am subscribing $500, which is almost five times my last year's subscription.

"I am sure that when the people of Linwood realize their opportunity there will be no trouble financially or any other way. I like your challenge to make Linwood the Greatest Church in Methodism, and may God bless you and Mr. Meredith in your efforts."

The spirit of this letter is proof of exactly what I guessed: You careful, prayerful folks from Missouri want to be shown. You have a right to ask to be shown.

Fraternally and faithfully, WILLIAM L. STIDGER.

LETTER C.

"I did so much for thee;
What wilt thou do for Me?"

LINWOOD BOULEVARD METHODIST CHURCH

Linwood and Olive
Kansas City, Mo.
Church Phone, Linwood 5841

November 19.

Here's what I'm after:

It's the same thing that you want:
Perhaps you have never put in in words!

I want a democratically giving Church at Linwood Boulevard Methodist.

I mean by that that I want a Church which does not depend on one rich man, or two rich men, or half a dozen rich men to pay the Church bills. I like folks, and I like a Church, where everybody bears a full and generous share in the maintenance of the Church.

The preacher is more independent then. He feels a mighty host back of him instead of a limited few. He feels that when there is a crisis on, or a question to be settled, he may settle it with a great family of people.

Isn't that exactly what YOU want? Do you not also want a democratic Church; a Church where everybody, rather than a few, pay the bills and carry the happy burdens?

I am staking the success of this "FRIENDSHIP AND FINANCE VISITATION" December 6 on my faith that you also believe in a democratic Church.

A tithe of your income, before anything else comes out of it, is the Scriptural standard and ideal. That would make Linwood Boulevard—YOUR Church—the proudest Church in Kansas City and the most useful Church in Methodism. Figure out a tithe of your income and see what it would be, and then compare that tenth with what you are actually giving. Are you satisfied?

Have the Unit Leaders made that friendly call on you yet? If not, they will be there, just for a social visit, sometime between now and Sunday afternoon of December 6. Then on that particular day the destiny of Linwood Boulevard and its future is set. That day will tell the tale! It will be a crucial Red-Letter Day. A church comes to such a place only once in its history. It goes on from there, or it goes back. It comes to a place where it must be a world Church or a local Church. Let's rally! Let's live! Let's give!

Fraternally and faithfully, WILLIAM L. STIDGER.

What is an Optimist anyhow, friends?

LINWOOD BOULEVARD METHODIST CHURCH

Linwood and Olive
Kansas City, Mo.
Church Phone, Linwood 5841

Thursday, November 26.

THANKSGIVING DAY.

A member of Linwood Boulevard recently sent me a magazine which quoted a story I had written for the *Dearborn Independent* which says:

"This article was written by Dr. William L. Stidger, a man who wants to believe the best things possible of the Church, and who holds steadfastly to the belief that the Church is in the world to win the world to Christ. Dr. Stidger is one of the outstandingly so 'OPTIMISTIC' preachers of the great Methodism of the Middle West."

I hand this quotation on because it calls me an Optimist. Perhaps you hadn't thought I was one of the "Outstandingly so OPTIMISTIC preachers of Methodism." Perhaps, judging by my letters and my tone since I have been here, you think I am a Pessimist.

Dr. Wiggam gives as a definition of an Optimist: "One who thinks he can take a sow's ear and make a silk purse out of it by deep breathing." His definition of a Pessimist is: "One who, when confronted with the choice of two evils, takes both of them."

I am neither.

I have always been known as a Healthy Optimist, and I am still one. I intend to keep on being one.

However, I would be false to you, false to Linwood Boulevard Methodist Church, false to my ideals for a Church, false to my calling as a minister, false to my God and my mission, if I did not set an ideal and a goal for this Church that is worthy. I would not be honest with you if I patted you on the back for doing something that you are NOT doing—and that thing is: giving in a way worthy of your reputation as a Church, worthy of your large membership, worthy of your standing in this community.

I believe in you! I believe in the destiny of this Church as "The Greatest Church in Methodism." I came here to help you make it "The Greatest Church in Methodism."

I heard a man say as he passed the Church office, after the Father and Sons Banquet, although he didn't know I heard him: "Now we have a leader in our pulpit, let's back him up! We must! We will!"

I am not saying that. I am simply quoting it. I am quoting it in order to say that it cheered my heart and does now as I write.

The testing time—the time when the tide changes to swing in to Victory is Sunday, December sixth. Save that date! Stay at home that afternoon. Everybody will be visited! The destiny of the Church is at stake.

Fraternally and faithfully, WILLIAM L. STIDGER.

LETTER E.

LINWOOD BOULEVARD METHODIST CHURCH
Linwood and Olive
Kansas City, Mo.
Church Phone, Linwood 5841

December 3, 1925.

There's comment in the air;
One hears it everywhere:
"At least we'll all be square
And do our fulsome share;
Just count on that from me,
The DAY OF DESTINY!"

Such is the spirit prevalent in Linwood Boulevard these days.

One woman writes: "We're poor, but we will increase our pledge from 65 cents a week to $1 a week. You count on us!"

A business man writes: "I thought I had gone the limit when I doubled my pledge, but after seeing what you have done for Linwood I'll back you up by making my pledge five times what it was!"

One of the older members of Linwood said to the pastor: "I have never seen so much accomplished in two months. You have filled our church twice a Sunday; you have increased our average loose collections from $30 to $130 per Sunday; you have built up one of the largest prayer meetings in Methodism; you have brought to us the revolving cross; and you have put Linwood Boulevard Methodist Church at the top where it belongs. We'll double our pledge. We're from Missouri, and you have shown us already."

One man writes: "The budget isn't extravagant. It is, on the other hand, a most conservative budget to begin with. I'm for you and I am for the budget to the extent of ten times as much this year as I ever gave before."

Jack Meredith has figured that, if all tithed, at an average salary for Linwood Boulevard of $1,800 a year we would have $130,000.

We do not want the financing of the Church to be an unbearable burden to anybody. We do not want those who are poor to be embarrassed in the slightest. In your hours of adversity that is just when we want to be your friends; and then we want you to feel more than ever at home in the Church.

Everybody doing the full, free, and generous thing will meet our budget and give the preachers the backing they need to go on with this great new Church program.

We are full of hope and have great expectations for next Sunday—the DAY OF DESTINY. Stay at home Sunday afternoon. Be ready to sign your card. Talk it over with the man who visits you.

Faithfully and fraternally, WILLIAM L. STIDGER.

Here is a series of four letters sent previous to an Every-Member Canvass which had some definite objectives. The Church had been on the single budget plan. Benevolences had suffered, and the members were now to be asked to make a special and separate pledge for benevolences. While the organized women of the Church had done their share in the past, this canvass was also to encourage them to join with all Church members by paying weekly pledges. The fourth letter went to children in the Sunday school and their friends. The Sunday school uses a small duplex envelope, all receipts going to the Church treasurer. The treasury, in turn, assumes all of the expenses of the Sunday school.

(FROM THE PASTOR)

LAKEWOOD CONGREGATIONAL CHURCH

Detroit Avenue and West Clifton Boulevard

Lakewood, Ohio, November 22, 1927.

To All Givers

To Lakewood Congregational Church.

My Dear Friends: One part of our finances I know nothing about, the books. The treasurer keeps his secret well, and I never know whether you are in arrears or have given more than your share.

But I am in close touch with plans now on foot to relieve that splendid body of men composing our Board of Trustees from the embarrassment and vexation that have nagged them so long, because we fail to subscribe the whole budget.

Also I myself am one of a number in our Church who are in official connection with other Congregational Churches, and it is our most ardent wish that the Church we represent shall no longer be known as the poorest giver to benevolences, for its size, in the Ohio Conference.

Heretofore our gifts have increased from year to year barely enough for our current budget, with its moderate enlargement to meet the bare necessities of our growing work. We are always about four or five thousand dollars behind the amount needed for the small apportionment of benevolences assigned us and for the gradual reduction of our floating debt.

This year you will be asked for *two* pledges, one to current expenses and an additional one, over and above that, to benevolences. We do not want you to divide your former subscription between the two, but to make a new and additional one to benevolences.

Fifteen cents per week increase from all our givers would meet the bare needs of our minimum requirement. But I am sure that many of you, when aware of the actual facts, will gladly multiply that amount several times and put our treasury on a solid basis.

Our canvass will begin Sunday, December 11. Please consider this my personal invitation to attend our morning service on that day, and hear Rev. Dr. George L. Cady, of New York City, whom I had the good fortune to secure last May for this date. He can and will give you the facts on which to base your estimate of your own share in our budget.

In the bonds of our common service, I am

Sincerely yours, ROY E. BOWERS.

(FROM THE CHAIRMAN, BOARD OF TRUSTEES)

LAKEWOOD CONGREGATIONAL CHURCH

Detroit Avenue and West Clifton Boulevard

Lakewood, Ohio, December 1, 1927.

To All Givers

To Lakewood Congregational Church.

My Dear Friends: I have used Dr. Bowers' salutation in his letter to you last week, as I could not think of a better one.

Inclosed you will find a copy of the Consolidated Budget aims as well as detailed Benevolent Budget for 1928.

OUR AIM: $30,000 AS AGAINST $26,000 FOR 1927

You ask, "Why the increase when we have failed to raise the lesser amount for this and previous years?"

This failure is the reason, as it has created a delinquency—particularly in our benevolences, but also in current expense obligations—which we ought in all conscience to wipe out quickly.

CAN WE ATTAIN OUR AIM?

WE CAN if each one who reads this will RATE UP the Church to its proper place in the family budget commensurate with its value to the family and community life.

MAY I SUGGEST

That each giver forget what amount he pledged this year (many of us go on year after year pledging the same amount notwithstanding better circumstances) and set himself or herself to do the generous part this year when the solicitor calls on

SUNDAY, DECEMBER 11, 1927

He will present two pledge cards—one for current expenses and one for benevolences.

Do not fail to hear Dr. Cady at our Church that Sunday morning.

Anticipating your hearty coöperation,

Sincerely yours, A. F. ALLEN,

Chairman, Board of Trustees.

(TO WOMEN, FROM THE PRESIDENT, WOMAN'S ASSOCIATION)

LAKEWOOD CONGREGATIONAL CHURCH

Detroit Avenue and West Clifton Boulevard

Lakewood, Ohio, December 5, 1927.

To All Women Who Are Givers

To Lakewood Congregational Church.

Dear Friends: We have all received a letter from Dr. Bowers and also one from Mr. A. F. Allen, Chairman of our Board of Trustees. They have each one given us something to think about.

May I not only call your attention to these previous letters, but from a woman's standpoint look further into our financial obligations.

We women have always, within my knowledge, reached our yearly budget both for current expenses and benevolences. We have taken much satisfaction in the fact and justly so. There is a real joy in having creditably completed a given task.

On the other hand, the Lakewood Congregational Church, our Church, has for this and previous years, as Mr. Allen states, failed to raise our budget, particularly for benevolences. This has brought about the condition that Dr. Bowers calls to our attention—namely, that our Church is known as the poorest giver to benevolences for its size in the Ohio Conference. For some years the Mission Boards have advocated that the women of the Churches assume more responsibility in the raising of the entire Church apportionment.

If the new plan of using the two-pledge card system adopted by the Missionary Committee of our Church and the Board of Trustees will give us a better opportunity to assist the the Board in meeting the entire Church budget, let us get back of it with all our might. At our Association meeting on Wednesday we will look further into this matter.

On next Sunday morning we are to have the privilege of hearing Dr. Cady, of New York. His sermon will be an inspiration to all who hear him. Don't let this opportunity pass you.

Hoping we may advance in our ability to serve,

Sincerely yours, MRS. E. L. KIRK,

President, Woman's Association.

(TO SUNDAY SCHOOL PUPILS FROM NON-CONTRIBUTING FAMILIES)

LAKEWOOD CONGREGATIONAL CHURCH

Detroit Avenue and West Clifton Boulevard

Lakewood, Ohio, December 7, 1927.

To the Friends
Of Our Church School:

We appreciate with all sincerity the confidence confided in us by many of the friends who have their children attend our Church School.

Our various groups and programs are child-centered, endevoring to meet through religious education the growing needs in accordance with the capacities of their ages.

Considering supplies, maintenance, supervision, printing, postage, office and Church school, approximately $5,500 of the inclosed budget is required to carry on our present program in the interests of boys and girls. Of this amount the departments and classes of our Church School each pledge themselves generously to the sum of $1,100.

The inclosed budget for both current expense and benevolences has been most conscientiously prepared. I am also inclosing a copy of Mr. Allen's which was sent to all the Church givers of this year.

As superintendent of the Church School I am writing to a number of friends of our Church School, outlining the great need for funds for the coming year, knowing that they would contribute if it were at all possible for them to do so. Therefore if you feel inclined to contribute to this work we would appreciate very heartily any coöperation given.

Sincerely yours,

W. G. SCHNEIDER,
Church School Superintendent.

CHAPTER 8

A SUBSTITUTE FOR THE EVERY-MEMBER CANVASS

Money talks, and it says: "Catch me and keep me if you can, but I have wings."—*William Hiram Foulkes.*

It costs no more from a mechanical standpoint, whether the letters make a decidedly negative impression, a colorless impression, or a distinctly favorable one. While the last is obviously the most preferable, it so happens that full ninety per cent of the letters going back and forth through the mails to-day are in the other two classes.—*From "Postage and Mailbag."*

CHAPTER 8

A SUBSTITUTE FOR THE EVERY-MEMBER CANVASS

While I do not think that there is any better method of securing pledges than the every-member canvass, I do believe that it is quite possible to use, as occasion demands, a substitute which will get the same results. If a Church has had the canvass installed for some years, the congregation has been trained to a high degree in Christian stewardship. There may be reasons why the personal canvass is not wise. Perhaps there is other work planned for the visitors. Or it may be that variety is needed just to make a change in things.

Direct mail alone is not sufficient. It will go part way. But it must be helped by other items. The set-up of the substitute campaign will have three distinctive features:

1. The direct mail appeal.
2. A special day for bringing the pledges.
3. A follow-up campaign which will reach the last person.

The Direct Mail Appeal

This should consist of several letters and also of publicity on the Sunday calendar and pulpit announcements. The spirit of all of the publicity should be this:

> For some years the Church has gone out after the gifts. This year we are going to permit the contributors to bring their pledges to the altar. Each person will decide in the quietness of his own home just what he should give to the Church and the benevolences during the next year. The Church believes that it can trust you to do this generously.

Unquestionably there is a big appeal here. And if you can get this first message across a good start is

made. The Presbyterian Churches of Greensboro, N. C., have emphasized in this plan what they call the honor system. In their publicity for the day I find the following which was published in the parish paper:

Sunday afternoon, March 15, is the day when pledges will be taken for the new year. We will use the "Honor System," as we did last year. We invite our people to come to the church and make their pledges without any solicitation. We call it the "Honor System" because the Bible emphasizes this term.

Those who delight me I will honor.

Honor the Lord with thy substance.

In schools, department stores, and factories, it has been found that real people react favorably to the challenge of being trusted. If there is a spark of idealism in the human heart, it will invariably be fanned into a flame by being trusted.

In New York City there is a chain of eating houses called The Exchange. It features the honor system. Prices of various foods are posted on the walls. Customers order what they want, somewhat like a cafeteria. No check is given the patron by the server, but he figures his own bill and walks to the register clerk, who hands him a check stamped according to his statement, which he presents and pays to the cashier as he goes out.

I asked the manager one day how the system worked, and he replied that he had used it for three years and would not consider going back to the old plan. They had employed spotters for a while, and found that only occasional minor errors were made, and these were more often in favor of the house than against it. Very, very rarely was any one caught imposing on them.

If the general run of folks from the sidewalks of a big city can be trusted like that, one is led to ask: "Where ought a selected group of God's people to stand?"

In those Churches this plan was very successful. Some decreased their pledges, but more increased them. The budget was subscribed. They brought the pledge to the Church on a Sunday afternoon, and a mail follow-up was used for securing pedges from those who did not bring theirs on this special day.

The last letter to the contributors before the Sunday for the ingathering should have a pledge card for them to sign and bring to church. We are assuming that the earlier letters carried copies of the Church and benevolent budgets for their consideration.

The Special Sunday

As effective as the honor plan referred to above was, I believe that it can be improved upon by the use of a Joash's chest on the Sunday for pledges. The Joash's chest idea is not a new one. It has served Churches a good many years. But it is more effective when used in connection with a mail effort as outlined above.

If you will recall Hebrew history, you may remember that King Joash sought to raise a fund for repairing the temple. He tried to conduct an every-member canvass by sending out the Levites. "*Howbeit the Levites hastened not.*" Many every-member canvasses have failed for the same reason.

So the king commanded, and they made a chest and set it without the gate and asked the people to bring their gifts and deposit them in the chest. To the surprise of the Levites, the people rejoiced and came and filled the chest to overflowing. It was emptied and set out again and again, and the temple was repaired.

This scripture fits in fine with the direct mail appeal. One of the letters might well carry the Bible story, which is in the twenty-fourth chapter of 2 Chronicles. Then following the story very closely a chest is prepared. It will have an opening for the pledges. Churches vary in the place of the chest. Some will put it near the pulpit and at the close of the service have the congregation march up one by one and make their deposits. Others follow the scripture more closely and place it at the door of the auditorium.

These minor details can be adjusted to local situations. If the plan is used, you impress a Bible incident upon your people and will find it most effective in securing results.

Rev. Lawrence L. Cowen, of the First Methodist Episcopal Church, South, of Jackson, Tenn., is one of

the most consistent users of direct mail for Church financial campaigns that I know of. He has been pastor there for four years. On each of the Easters of these years he has had a special freewill offering for reducing the Church debt. The method of raising the money has been entirely by direct mail. He uses a series of letters which run through the entire Lenten season. These letters are printed on a heavy paper stock which folds for mailing, and they are sent out without envelopes. He uses illustrations on both sides so that the appeal is brightened.

The results of these offerings during the four years have been:

Easter of 1925	$8,500.00
Easter of 1926	6,000.00
Easter of 1927	5,500.00
Easter of 1928	7,923.77
Total for four Easters	$27,823.77

These receipts are all in cash. No pledges or post-dated checks are accepted. No record of individual gifts is kept. In every sense the contributor is giving from his own heart and not from pressure of the Church. Mr. Cowen uses the appeal of color, illustration, and type, and it is hard to do justice to his work in the printed book page. The following letter is the last one of the series used in 1928. It does show his facility in combining the spiritual and financial appeal, tying giving, in a healthy way, with the Lenten and Easter spirit.

THE EASTER LILY

"Easter lilies shining fair and white,
What's your message for the morning light?
Let us cleanse the soul from every sin,
Pure and white the spirit life within."

THE EASTER JOY

"Now to the east our hearts we turn,
Joy leaps up with the rising sun;
Flashes of hope now kindle and burn,
Streams of hope through the meadows run."

BRING YOUR "MEMORY-FLOWER" TO THE CHURCH ON EASTER

In Memory of Your Sacred Dead, or Symbolic of the Presence of Christ

March 30, 1928.

Dear Members and Friends of Old First Church:

Meditate on This Very Suggestive Decision!

"I paid for my hat and I paid for my gown, and I paid for the furs
that I purchased down town,
And when I returned and looked at the boxes that stood on the
shelf, one so large and one so small,
The contrast was grim! It was plain as it could be—a mite box
for Him, and a bandbox for me.
I tossed in a dime, but it didn't seem right, and I couldn't be
proud of that very curious sight;
So I took out my check book and I tried to be square, for I wanted
my gift to look like my prayer."

THE HOLY TEMPLE OF GOD MUST BE CLEARED OF ALL DEBT. As a congregation we have made up our minds this year to pay off the last old mortgage. To do this, we are going to have to "be square with God." We are going to have to give until it pinches our bank account or pocket book. Let's all resolve to make our gift this year a convincing testimony of our real love for God and Old First Church. We only need $7,500 to pay off everything.

Holy Week and "Good Friday" to Be Observed by Our Church

Be sure to secure one or both of the special "Little Booklets," which you will find on a table in all of the various entrances to the church. The price is only 5 cents each. Take one and leave the money on the table. The titles of these beautiful booklets are: (*a*) "The Story of Holy Week," told in current English of to-day; (*b*) "The Gospel Story of the Life of Christ," being a Scriptural narrative from Palm Sunday until Easter. Be sure to use them.

LET EVERY ONE WHO IS NOT A MEMBER OF ANY CHURCH UNITE WITH US. We have a wonderful Church and one of the greatest congregations in all of Southern Methodism. We now have nearly 1,700 members. If you would like to talk with the pastor about joining on Easter Sunday, see him in person at his study, or phone C–807 or C–2069, for an appointment. He will be glad to come out to your home at any time, day or night, to help you make a decision for Christ.

Resolve to Give Your Heart to Jesus

"Lord, I give myself to thee, thine hence forevermore to be;
Take my heart, it is thine own; it shall be thy royal throne.
Lord, I give myself to thee, thine hence forevermore to be;
Take my will, and make it thine; it shall be no longer mine."

Our slogan: 1,000 in the Sunday school on Easter Sunday! We have never had this large an attendance. Let's "Go Over the

Top" on all of our material and spiritual objectives this Easter. What do you say? Use your telephone, speak to those you meet on the street, go by in your car on Easter morning and bring all those who do not attend any other Sunday school to ours on Easter. Cheer the heart of us all by working to "Win One" for Christ!

Yours for a glorious thank offering,

LAWRENCE L. COWEN.

YOUR "THANK OFFERING" ENVELOPE WILL BE SENT TO YOU—LOOK FOR IT IN NEXT WEEK'S MAIL

THE FOLLOW-UP

The average Church will not get as many pledges by this plan as it has secured by the every-member canvass. There is still work to be done. But suppose that you get but seventy-five per cent of the results. That is a wonderful response to be secured without personal visitations.

There are two ways of completing the canvass. The first is to continue the use of mail and send out further personal letters to make the return as near 100 per cent as possible. A return stamped envelope might be added to secure action from the few remaining pledgers.

The second follow-up, and it is the one I would recommend, is a miniature every-member canvass made during the week following the special Sunday. This would be organized with workers who would make it a point to solicit personally every contributor whose pledge was not in. This plan is the better of the two because of its thoroughness. And it is better because of the moral effect. If there are individuals who have felt that this system offers them an opportunity to keep from making a pledge, they will be disillusioned. If the Church is going to use this plan the following year, the personal visit is going to encourage the first-year delinquents to be on hand to put their pledges in the chest.

The only argument against the second is that it falls back on personal visitation, so that it is not strictly a mail proposition. But that appeals to me

as an effort to be consistent at the expense of common sense. It is one of those consistencies which Emerson says is "the hobgoblin of narrow minds." By this plan you have cut the actual physical labor seventy-five per cent. You have introduced a scriptural basis for giving. For, after all, the best Christian stewardship is that by which the people bring their gifts and consecrate them on the altar, and not of the type where they sit at home waiting for a visitor to come and persuade them to give.

CHAPTER 9
MONEY FOR THE NEW BUILDING

Dear Robert: "All hail the power of Jesus' name." We are building more than one Methodist Church for every day in the year and propose to make it two a day.—*Bishop McCabe's wire to Robert G. Ingersoll.*

"God builds no churches! by his plan
That labor has been left to man.
No spires miraculously rise,
No little mission from the skies
Falls on a bleak and barren place
To be a source of strength and grace.
The humblest church demands its price
In human toil and sacrifice.

Men call the church the house of God
Toward which the toil-stained pilgrims plod
In search of strength and rest and hope
As blindly through life's mists they grope,
And there God dwells, but it is man
Who builds the house and draws the plan,
Pays for the mortar and the stone,
That none need seek for God alone."

CHAPTER 9

MONEY FOR THE NEW BUILDING

A BUILDING fund campaign can be conducted along the lines of an every-member canvass, only more so. The issue is greater than the annual budget of the Church. A Church builds but once in a generation. It is probably the largest single task that it will have in the present one. It surely is a project which must be entered in with every caution and deliberation. But once entered it must be carried forward with courage and expedition.

There is a growing feeling that the organization for raising a building fund is a specialized task and needs specialized leadership. I am inclined to favor this point of view. Raising a large sum in pledges is certainly as much of a special task as is evangelism. The same arguments which would apply to the securing of an evangelist for special meetings applies to the securing of an outside agency for financial campaigns of any size.

There is a very well grounded feeling that a building fund campaign will wear out the average minister. Even if it is successful, he is apt to be exhausted. The harrowing hours of detail work have kept him from his study. In the effort to secure gifts he has made antagonisms. He has sought to allay jealousies among his workers. Is it any wonder that at the end of the campaign there is a feeling on the part of both preacher and people that a change of pastors might be desirable?

The specialist comes to the field as a man experienced in his work. He is trained by experience to know just about what sums can be raised. He will use the same volunteer workers, but he will use them as one having authority. The minister's job is cen-

tered upon maintaining the morale of the congregation and the ministry of the pulpit. The campaign manager knows how necessary it is that he be kept in condition for his task.

The fund raiser knows how to start. He has the task in hand before he meets with his committee. He has secured the estimated earning capacity of the congregation and will go right to the point, telling each man what his share must be if the fund is to be raised. He is a stranger to most of them, and he is not handicapped by the familiarity which the minister has. Of course this service costs money. The charge is usually based on a percentage of the entire amount raised. The fee will vary with conditions. Some will, however, name a definite fee. The matter of the cost should be definitely fixed well in advance. The average specialist will raise enough money several times over to pay his own charge in addition to what the Church without him would raise.

The fund raiser will usually leave the Church with a high morale. He perfects an organization of workers which can be utilized for social visitation, evangelism, or other purposes. Before he leaves a bookkeeping system for the collection of pledges is established. A bank is usually made the depository and sometimes the treasurer of the fund. Financial secretary and treasurer are instructed in their duties.

The fact that the church is paying money for this service seems to make the men and women on the committee more eager to attend to details. They are paying good money to this man. Therefore they cannot ignore his requests. If it were the pastor or one of their own number who was doing the leading, the supervising, they would not be quite so alert.

The fact that there are a half-dozen or more good agencies in the country which can be recommended for this purpose assures any minister that he can have expert leadership in this time of great need. If you

are interested in a building fund campaign or an endowment campaign, you certainly should give careful consideration to this outside help which is offered you.

At the same time we realize that many Churches will prefer to plan and execute their own campaigns. In some of them the amount sought is not great enough to call in organized leadership from the outside. In others the opposition to such a leadership is too strong. The suggestions in this chapter are largely for these situations. They are taken from the experiences of Churches which have put on their own campaigns and also from the methods of the professionals.

Be Definite

The first rule for the campaign is to know how much money you want to raise and how it is going to be used. Have the plans of the building well in hand before you go out to ask for funds. If the campaign has any appearance of being a conditional one, the response will be, at best, but half-hearted.

When you have decided upon what amount must be raised, the next step is to be definite in what you expect each person to give. A well-chosen committee can give a pretty accurate estimate of the incomes of individuals and the total income of the contributing congregation.

For instance, suppose that the new building is to cost $50,000. The estimated income of the members of the Church is $250,000 per year. The pledges are to be spread over a period of three years; $16,666.66 is to be raised each year. This amount levied upon the earning capacity or income capacity of the congregation would mean approximately seven cents on every dollar. On an income of $1,200, that would mean $84 per year, or a total in three years of $252. Of course this presents the case very simply. Most instances are not always as simple as this. There

will be gifts expected from Church societies, endowments, and other ways which will have to be taken into consideration

But assuming that all the other amounts have been taken into consideration, then it is found that a levy of seven cents on every dollar is necessary to raise the amount. The next step is to put this situation directly upon the committee. It is already committed to its task. It is going to go out and raise the case. Here is the information concerning its needs. Every subscription asked for must be on that basis. But before the committee goes out it ought to secure the pledges from its own members.

"How much ought I give under this plan?" asks a man. The reply is, "Seven cents on every dollar of your income."

The ratio will of course vary. The above percentage is probably high, for the average Church that goes out after $50,000 will have a much greater income than $250,000. But the case is illustrative.

Here is the actual basis of individual giving in a fifty-thousand-dollar campaign in Kenmore, Ohio, which I am using through the courtesy of Mr. H. H. Patterson, the well-known Church financial expert.

Basis of Individual Giving

1 Year Income	3 year	Gift Expected
$1,200	$ 3,600	$ 150
1,500	4,500	200
1,800	5,400	250
2,100	6,300	300
2,400	7,200	350
3,000	9,000	450
3,600	10,800	600
4,200	12,600	750
5,000	$15,000	$1,000

When the committee has done its part in pledges, it will then be ready to go out and secure others from the community. Three years is a very good period for the pledges to cover. Experience discourages a

longer period. A shorter period is better if the Church is in a position to assume the heavier burden. But three years is a good time. Pledge cards which provide for various conditions of payment are shown here.

Captain ..... Team No. .....

Solicitors .....

Goss Memorial Reformed Church

11th St. and Florida Ave.

$..... Kenmore, Ohio, ... 1927

To provide for new building and equipment of **Goss Memorial Reformed Church** and in consideration of the subscriptions of others, I promise to pay to A. R. Ritzman, Treasurer, the sum of

..... Dollars

Payable as follows:

☐ In twelve equal quarterly installment as

Feb. 1, '28	Aug. 1, '29
May 1, '28	Nov. 1, '29
Aug. 1, '28	Feb. 1, '29
Nov. 1, '28	May 1, '29
Feb. 1, '29	Aug. 1, '30
May 1, '29	Nov. 1, '30

☐ In cash ☐ Partial payment ☐ Full payments

Name .....

Address ..... City .....

The Lakewood Christian Church

DETROIT AND ROYCROFT

$..... Lakewood, Ohio, ... 1928

To help provide for a New Educational Building and Equipment, and in consideration of the subscriptions of others, I promise to pay to the Lakewood Christian Church, with interest at six per cent,

the sum of ..... Dollars

Payable in three years, from March 1st, 1928, as follows:

☐ In 156 equal weekly payments ☐ In 6 equal semi-annual payments

☐ In 36 equal monthly payments ☐ In 3 equal annual payments

☐ In 12 equal quarterly payments Interest due and payable on unpaid balance—June 1st....., Sept. 1st..... Dec. 1st....., March 1st....., of each year.

NAME .....

ADDRESS .....

AN UNUSUAL BUILDING FUND PLEDGE CARD

(Note that it provides for interest on unpaid balances.)

Publicity

The publicity in a fund of this nature can play a tremendous part. Letters calling attention to the coming campaign should be sent to each prospect. And there should be one fairly comprehensive circular which will give in detail the whole proposition. Things that will be effective in this circular include

Architect's drawing of the new building.
Floor plans of the new building.
High points in the history of the Church.
Report of the actual financial condition.
Report of the financial expectancy.
Arguments for giving.
Name of the committee in full.

Newspaper publicity is very effective, and if managed rightly the Church can receive a considerable lift this way. It may be necessary to pay for newspaper cuts, but the editor is usually willing to give help. There is a tremendous publicity value in a new Church.

Outside Help

The local Church has friendly citizens, even though the world-wide movement did not find many of them. The Interchurch Movement said, "There are people in your community who are not interested in your local Church who will be thrilled by the world-wide challenge of Christianity." The fact is quite different, as we realize to-day. There are people in every community who have a warm spot in their hearts for the local Church who are not interested in the world-wide challenge. They can be depended upon to help in the time of the new building.

Select the names of these people and see that they are asked to contribute. You can challenge their attention by asking what the community would be without the Church.

What would the sanctity of your home—the value of your property—be worth without the refining and protecting influences of

the Church and the civic and cultural returns of the school? You would not live in a community without the Church.

Here is a Church which has carried on for years. It has sent out honest men and women to bear the civic and social burdens of the community. It has maintained an open house of righteousness. And now it is giving you an opportunity to enlarge its usefulness by coöperating with its members and friends in giving it the modern building it is entitled to.

There will be men and women in other communions who perhaps ought to have a share in this enterprise. It is well to go first to thier pastor and ask permission to approach them in the interest of the new Church. Such reciprocity does no harm. There are many men of means who ought to be interested in more than one local Church.

I like these rules which Mr. Patterson gives in his publicity for encouraging giving to the new building:

WHY SHOULD I GIVE?

Because—

1. I am interested in every movement for the betterment of the children and the young men and women of the community.
2. If I have no children of my own, I am concerned about the welfare of those of my neighbor. The greatest thing to-day is religious education and salvation of the youth of America.
3. Regardless of denomination or Church affiliation, the new church building with gymnasium, social and recreational activities, as well as its distinctly religious activities, will be for the use of all the people in the community.
4. I am a citizen of Kenmore, sharing in its good will and prosperity.
5. I believe in my city and take pride in whatever progress its Churches and schools and public institutions may make.
6. There can be no better investment than in the city's churches in religion.
7. No one Church can do all the work there is to be done in a given community; therefore, while I may support my own Church, I do not confine my tolerance or support to one Church, but recognize that all have the same aim.
8. Every dollar a man gives to charity, philanthropy, or religion comes back to him in health, happiness, and welfare.
9. I have some money; in three years I shall earn several thousands of dollars, and since subscriptions are made payable in 12 equal installments, covering three years, I can therefore do my share.
10. It may mean the saving of my boy or girl, my brother or my sister, my husband or wife, or my best friend.
11. The Goss Memorial Reformed Church is going to be just what my neighbor and I make it.

Collections

It is very important that a system be established for the systematic collection of pledges. Where they are to be paid in quarterly amounts it is possible for the financial secretary to send out a notice ten days before the amounts are due calling attention to them. If a bank can be designated as the treasurer of the fund, it usually secures a much more prompt payment of the pledges.

In reality a pledge made to the building fund of a Church is a legal obligation, and one can be prosecuted for non-payment.

It is a fundamental principle of law that a mere promise to pay money or do some other thing is not legally enforceable unless supported by a "consideration." And it was under this principle that defendant in the case of Brown vs. Weir, 293 South Western Reporter, 916, sought to avoid liability on four $125 notes given pursuant to pledges received from members of a Texas Church to discharge the Church's outstanding indebtedness.

But the Texas Court of Civil Appeals decided that if, as the evidence tended to show, defendant had previously rendered himself liable on notes of the Church, constituting part of the outstanding indebtedness of the Church, by indorsing the notes, there was no lack of consideration for his signing the subscription notes. In such case, defendant would be merely promising to pay part of an outstanding debt on which he was already liable. And, as the court observed, "he was deriving large benefits from the collection and getting the advantage of every other contribution in that his own undoubted liabilities were being diminished by exactly the amount of contemporaneous contributions."

The opinion also recognizes the well-settled proposition of law that a pledge to contribute to Church funds is supported by sufficient consideration where it appears that others contributed cash and made pledges on the faith of the particular pledge, and that on the faith of the pledges the Church society has incurred new building obligations. (Arthur L. H. Street.)

This information is given more for the feeling of security on the part of the minister and trustees, but the writer questions the wisdom of emphasizing it under ordinary circumstances. Gifts to the Church in the best sense are freewill offerings.

Bank Mortgages

Most churches have been erected with the aid of bank mortgages. As a rule banks are glad to handle this type of business. A banker expressed an opinion to me that Protestant Churches were apt to be slow pay, but that his bank, which had financed dozens, had never lost a dollar on them.

In order to make a decision on a mortgage on a new building the bank will need to have the street frontage, the architect's plans, and the contractor's bid. With this as a basis a decision can be given. The amount of the mortgage is based on the total value, but the percentage which a bank will cover in this way is so variable that it is hard to lay down a definite rule.

The money on the mortgage is available as construction proceeds. The bank pays on the architect's certificate that a certain amount of the total construction has been made. The payment is made to the church building fund treasurer, who, in turn, takes care of the payments due the contractor. The conditions of the mortgage will require proper insurance placed on the building at various stages of construction.

When the building fund campaign is planned, if part of the money to be collected on pledges will go to the payment of interest on the bank mortgage, this should be itemized and enough larger amount raised to cover it.

Insurance Loans and Refunding

There are now several insurance companies that will loan Churches directly on first mortgages. It is a recognition of the good security which is offered and the moral reliability of local Churches. Combined with a loan, but not essential to it, is a plan for refunding the indebtedness. Members are urged to take out policies which are payable in part or in

whole to the Church. As the paid-up value of the policy advances the amount is credited against the indebtedness of the Church. In this way the payments on the premium gradually reduce the mortgaged indebtedness.

CHAPTER 10
MONEY FOR BENEVOLENCES

It is not frenzied finance, but careful home training in stewardship that will fill missionary treasuries.—*Katherine Scherer Cronk.*

He Cometh Late

The strings of camels come in single file,
  Bearing their burdens o'er the desert sands.
Swiftly the boats go plying on the Nile;
  The needs of men are met on every hand—
But still I wait
For the messenger of God, who cometh late.

I see a cloud of dust rise on the plain,
  The measured tread of troops falls on my ear,
The soldier comes, the empire to maintain,
  Bringing the pomp of war, the reign of fear—
But still I wait
For the messenger of God. who cometh late.

They set me watching o'er the desert drear,
  Where dwells the darkness as the deepest night;
From many a mosque there comes the call the prayer—
But still I wait
For the messneger of God, who cometh late.

—*Selected.*

CHAPTER 10

MONEY FOR BENEVOLENCES

THE coming of the Every-Member Canvass was supposed to supplement special appeals for many causes with a systematic and proportionate distribution to them. It was welcomed on the part of many who had become wearied with the appeals from the pulpit for foreign missions, home missions, education, and the many other causes. The givers of the Church relaxed with the idea that they could now go to Church to worship instead of making the service one for raising money.

But in the new order of things we soon learned that the old system, bad as it was, did have an educational value which was lost in many Churches in the new plan. So, while the local Church profited by the better methods of money-raising, benevolences did not receive their share of the increase. The single budget did not entirely justify itself. Some Churches are now returning to a double budget to correct the situation.

But the matter cannot be settled by merely changing to either a single or double budget plan. There are advantages to both. The single budget plan makes it the work of the Church board of trustees to make an effort to raise the benevolent money as well as the budget for local work. The double budget presupposes a special group, a missionary committee, or some other body whose special business it is to see that the Church and its societies have proper information regarding the missionary activities of the denomination.

No matter which plan is used, it is certainly a mistake to conduct two canvasses. The Every-Member Canvass should be made in the interest of both

causes and the workers instructed to present both causes to the givers. It may be well in many Churches to have two treasurers and to keep the funds distinct. But there is no need of putting the machine at work twice in the raising of funds.

To my mind there are three reasons which may be given for the depression in missionary enthusiasm and giving throughout our Churches which almost every denomination is facing at the present time. The first, and perhaps the biggest, is the lack of education on the work of the denomination. The second, and this is a very commercial one, is that the pastor has pretty well intrenched himself in the new order of things. He has seen his own salary materially increased and his local budget enlarged. The matter of self-preservation persuades him to maintain himself, even though the benevolent interests suffer. The third is the changing view of missions the world around which challenges some of the Christian conceptions of the generations past.

The lack of information is a serious one and a very difficult one to remedy. There is no lack of missionary material available. But the education of a Church in this busy age does not consist of merely making material available. To be effective it must be read. I have just gone through several very attractive booklets prepared by denominational agencies as source books for benevolences in the Every-Member Canvass. Most any one of these books would be interesting to the person who will read it through. But there is the rub. Who is reading it through? The congregation is receiving information about the work of the local Church 365 days in the year. It comes in tabloid form in many ways. The members know what the minister and his helpers are doing. They know the work of the Sunday school. They know what the local dealer charges for coal. When the annual canvass comes along all of this material has been digested.

They are ready for it. Then the church office mails a twenty-four-page booklet which condenses the work of the missionary boards. I would question if two per cent of the average congregation read this booklet, excellent as it is. The psychology of the denomination is a little off in this material, and the receipts suffer accordingly.

The introduction of denominational weekly bulletins which come to the Church with the inside pages printed is a big asset in supplying in tabloid form the information which is desirable. These bulletins have left a great deal to be desired in mechanical appearance, but the improvement with the months indicates their growing field of usefulness. The mass of people in our Churches are not getting their information from extended articles in these days, but in brief, snappy pictures. Advertisers know that they get their message across, not by the multitude of words, but by the dramatic and visual presentation of a few essential truths. Our benevolent propaganda must work in that direction to correct the present depression.

The attitude of the parish minister toward the benevolences determines the attitude of the Church. He can exalt the missionary activities of the denomination or he can debase them by his attitude. Benevolences perhaps have suffered with the rising supremacy of the pastorate. There is a growing reaction against ecclesiasticism, as has been expressed in denominational officialism. Pastors have developed a habit of independent thinking. They question the voices which at one time sat in judgment over them. In such a situation denominational causes cannot help but suffer. The minister has not lost interest in the cause, but he has, in many instances, lost sympathy with the way that his denomination is administering the cause.

The changing view of missions is another very

potent factor in the depression. Those of us who were moved to the point of dedicating our lives as missionaries a generation ago, because of the impassioned pleading of the Church leaders, know very well that this change is taking place. The burden which rested upon our hearts was the eternal souls of the heathen in their darkness who were doomed to eternal suffering if we did not hear their pleadings and hasten to them with the gospel. But the entire conception has changed. In India men like Ghandi openly challenge the virtue of organized Christianity; in China and Japan organized Christian Churches plead the right of self-determination. There is a growing respect for the wisdom, the humanity, and the religion of all these peoples. From an intellectual and social way this is all very fine, but it is hard to persuade the average group of Nordics that they ought to deprive themselves to send a fraternal delegation to any other civilization. When the missionary movement was in its height it was sustained by the gifts and prayers of those who sacrificed that the gospel might be preached to every creature.

The correction of these three conditions which are the cause of the present depression can be treated under the same head, for the same remedy will apply to all. The first is, of course, to find more adequate ways of giving information on the subject of benevolences to the congregation. These will have to be done through missionary education in the Sunday school, the missionary societies, and all other groups in the Church. I would not exempt the men's club from this. I have recently seen the constitution of a men's club which specifically provides for two evening addresses during the year on the benevolent enterprises of the denomination.

The Church should use every opportunity it has of bringing missionaries into the pulpit for addresses. Perhaps it is better not to add special appeals at the

same time, but be sure to emphasize that the speaker represents a work whch is being supported by the Church. Many who have hesitated in indorsing missions because of the changing attitude mentioned above will be completely won to the cause by the personality and consecration of some experienced missionary who tells of his work.

Missionary exhibits always offer a splendid means of education. Many Churches are successfully maintaining Schools of Missions which meet on a mid-week night, as a substitute for the mid-week service. A constituency informed on the great work of the Church will invariably help to sustain the offerings for benevolences.

Usually an added impetus in missionary work is created by the Church undertaking to support definite missionary projects. Practically all of the boards provide for such projects now. A Church may have its own foreign or home missionary. If it is not able to undertake to pay the full time of a missionary, there are less costly projects which will be given it. It always adds to the wealth of a Church to place in its list of workers those who represent it in other parts of the world.

But back of the specific information regarding the work of the various fields we must have a correction of the parochial point of view, and in its place must come the visualization of the Church as a universal and eternal organization. As long as we have the lodge idea of the Church and consider our contributions as a matter of paying dues, we can never get very far in benevolent giving. But when once we all have the vision of a Church universal, working in all parts of the world, our eyes of benevolence will be opened. Just how can we give a Church this vision?

The Presbyterian Church at Quincy, Ill., attempted to put in a visual way the world work of the local parish by preparing a world service map. Arrange-

ments were made with the missionary boards so that the contributions of the Church went to definite objects. Then a flat map of the world five by eight feet was secured. This was mounted on beaver board. At each place where the Church had a special interest a hole was bored through the beaver board. Then the map was wired and a Christmas tree light inserted in every hole. The home work is represented by a gold-colored bulb. White lights indicate the points of work among the mountaineers of Tennessee, the negroes of Georgia, and the Indians of Arizona. Other lights show in China, in Syria, and in Montevideo. Thus the congregation sees in a glance that its work is as wide as the world itself.

Special Appeals

The problem of local Church benevolence is largely a matter of adjustment of the resources available. The program must include education, systematic giving, and possibly an opportunity for the presentation of special causes which may have been left out of the budget. I think that it is seldom wise for any Church to make a ruling that no special causes will ever be permitted to appeal from the pulpit. But at the same time the Church must learn how to protect itself from the many special causes which seek its aid because it is easier to raise money in the Church than outside of it.

This is not a denouncement of special causes. They have their place. But it is not for the best interests of the Church or the causes themselves to make the Church an open house for fund raisers. Most of these organizations could plan to get their contributions in other ways if they had to. They might make the appeal in a different way to the same people, and the harm would be less.

The response to special causes depends largely upon the personality of the representative. His particular

cause may not compare in budget needs with other social needs. But given a receptive congregation he can win large amounts from them. A large gift for this cause is going to make some other needy work suffer. The benevolent giving of the Church has been put on an emotional basis.

The remedy for this is found in a comprehensive budgeting program which allows the many special causes to be presented to the committee. Then the gift is made in the usual way from the treasury of the Church. This does not mean that speakers from the organizations will not be permitted an opportunity to speak to the congregation. There will be times when the Church will welcome them. They will present the needs of their program and describe the work they are doing. But they will not take an offering at the close of the address. The budgeting committee will be enough in touch with the sentiment of the congregation to know if it is its desire that a larger amount be placed in the next year's budget.

When the representative of a cause which is not included in the budget makes an appeal for a Sunday to present his cause he should be referred to the proper body in the Church. The minister should be relieved of responsibility in this matter, both for himself and for the good of the Church. If he is wise, he will attempt to have the representative present the matter to the committee or board rather than do it himself. Where this is impossible he can present it with or without recommendation as he sees fit.

Unquestionably there are special causes which a Church ought to hear. But as a principle the services should be free for the program of worship and education, and special appeals which may conflict with that program ought not to be permitted to take the hour of worship and change it into a propaganda money-raising scheme.

CHAPTER 11
ENDOWMENTS

"Carve your name high o'er the shifting sand
Where the steadfast rocks defy decay—
All that you hold in your cold, dead hand
Is what you have given away."

What America needs more than railway extension, Western irrigation, a low tariff, a bigger cotton crop, a larger wheat crop, is a revival of religion—the kind that father and mother used to have; a religion that counted it good business to take time for family worship each morning right in the middle of a wheat harvest; a religion that prompted them to quit work an hour earlier on Wednesday so that the family could get ready to go to prayer meeting.—
—*Editorial from "Wall Street Journal."*

CHAPTER 11

ENDOWMENTS

THIS is an age for endowments.

America has been enjoying an era of great material wealth. Charitable, religious, and educational institutions have made their appeal for a share of this wealth and have been receiving it. Educational institutions have seen their endowments increased from thousands to millions of dollars. Our denominational benevolences now recognize the income from invested funds as a substantial portion of their income. Many local Churches have planned or are planning funds to care for them long after the donors are dead.

The idea of an endowed Church is not new. It was quite customary in the time of St. Chrysostom, and he feebly protested against endowments because they curbed spiritual enthusiasm in the Churches. The endowed Church has been a problem in England for many years. John Stuart Mill devoted pages to the economic phases of the matter.

There is the apocryphal story of the visit of Thomas Aquinas to Pope Innocent IV. The servants of the Pope were counting huge sums of money. Said the Pope, "You see the Church can no longer say, 'Silver and gold have I none.'" "Nor can she longer say, 'Rise up and walk,' was the ready answer.

The whole question of endowments raises social and moral questions which may have little place in a volume on Church methods, but their recognition will at least make us careful not to go too fast in securing endowments for our Churches. And it should also help us to avoid the pitfalls into which previous ages have fallen in the matter of benevolent endowments. Endowed wealth will provide against the material poverty of a Church, but it cannot assure

either spiritual prosperity or social vision. Inflexible endowments are very clumsy things in the changes of a new age.

We can let two men, each an authority in his field, present the two different phases of the matter. Nicholas Murray Butler believes in endowments. He has built a great institution upon them. This is his point of view:

No will should be drawn in New York City without containing some provision, large or small, to strengthen the historic institution which has done its full share to make New York a real capital of men and not merely a busy center of industry and commerce.

The spectacle of great fortunes, accumulated however wisely or by whatever effort, being bestowed in huge sums upon a few untrained and inexperienced individuals who happen to be related to the possessors by birth or marriage, without any provision being made for public undertakings. . . . Whether a great fortune, made or inherited, is to the public advantage or not depends not in the least upon its existence or its amount, but upon how it is used by those who have made it or by those to whom it is transmitted.

There is more need than ever for him who has magnified the mind and is the spectator of all time and all existence.

And now for the other side of the question listen to Roger W. Babson in his book "Enduring Investments":

The whole matter of endowment of charities and other enterprises is, however, open to serious question. Whose money is this anyway? To how much is a man entitled under the caption of his personal fortune? Unless I am greatly mistaken, the fundamental conception which underlies all of this discussion is: Is the wealth which comes to a man his, or is it a trust fund? If it belongs, in fact, to society, what right therefore has the man himself to determine for all time the method by which society shall use this money?

We have, at the present time, billions of dollars tied up in the endowment of libraries, hospitals, schools, and things of that kind. This money all comes from the streams of wealth which various men and women set going. Acting within what they considered their rights, they definitely tied up the billions of dollars to specific projects in which they themselves were interested.

It sometimes happens with the lapse of years that the causes to which these men have devoted their funds cease to be of concern to the community. Notwithstanding, as long as society stands, the funds which these men have set aside will go on supporting these worn-out and discredited institutions. People are beginning to ask

with considerable insistence what inherent right our rich men have to determine forever the uses of their wealth. If this wealth is, in fact, not their own, but is a fund which they hold in trust for society, their right to tie the money up in this way is open to a serious question.

Many able minds do not favor this time-honored method of disposing of wealth through the endowment of institutions. This method presupposes a keenness of judgment as to what are the vital needs of society, which keenness most men are supposed not to possess. It also takes for granted a degree of ownership in the man's surplus wealth which may be seriously questioned.

Thus the economic bard of Wellesley Hills questions the ability of the man of to-day to acquire what the President of Columbia University considers a magnified mind which is a spectator of all time and all existence.

To my mind the greatest argument against a plan of endowment for Churches is that in the mind of society the Church, as a local institution, becomes an instrument of established wealth. If the progress of the social mind in the next several generations continues with the rapidity of the two generations just passed, society is not going to look kindly upon our present methods of wealth acquisition. The Church which is supported by endowments established by this wealth is going to be in an unenviable intellectual position.

A second, but a lesser, argument against endowments for the local Church is the one that the Church usually suffers spiritually when it is able to shift the financial burden upon some one of wealth. Nothing puts red blood in a Church as much as an equitable and democratic division of the financial and spiritual responsibilities. The minister of the endowed Church may feel that he is more free to proclaim the truth. But he usually finds in the end that he has no one to proclaim it to.

Necessity of Endowment

Still there seem to be situations where endowments are absolutely necessary for continued service of the

Church. Our American cities change fast. A church located to-day in a prosperous community may find itself to-morrow in an entirely different environment. The homes of the well-to-do have been moved. An apartment-renting population crowds the doors. The Church unquestionably has a message for these people. But it cannot expect returns from them enough for the cost of maintaining the institution. Looking forward at this picture, our Churches are seeking to have the present generation of wealth and piety contribute for the support of the Church of the future.

I think that most students of Church comity will agree that the down-town sections of our great cities should have strong Churches with institutional features and good preachers. But where is the support of these Churches to come from? They are under the constant temptation to keep moving with their people to greener fields. Churches have an unusual faculty of springing to strategic points—strategic, in this sense, meaning the strategy of money and wealth. Some provision must be made for the historic down-town Churches. What provision is better than that of endowments?

The courts have held that a Church as a religious corporation is competent to accept gifts and legacies and comply with any terms of the legacy, so long as they are merely incidental and tend toward the substantial accomplishment of the corporation. It may invest funds and use the returns for religious purposes, may own real estate and collect rents therefrom, may accept conditional gifts and pay annuities, so long as the investments are going to the purpose of religion.

Avoid Endowments for Definite Purposes

There is nothing more inflexible than an endowment for a special object. The object may pass away and the endowment become useless. One of the objections many raise against endowments is because of this in-

flexibility. There are available many illuminating illustrations of this.

In 1863 an endowment was made for seven poor old men of the Protestant religion in the Asylum of the County of Cork who had been soldiers and unable to work. These men have long since died, and for many years no one has been able to find seven men of the Protestant religion who have been soldiers in the whole county of Cork. But the endowment stands and has grown until now it amounts to several thousand pounds.

In 1851 former Mayor Mullanphy of St. Louis left a fund to help the poor home seekers who passed through the city on their way to the free lands of the West. It has been years since the great procession of homesteaders. Social workers tried to convince the court that the legacy could be given for other social work in the city. The court was not convinced. In 1913, however, the court did permit the returns of the fund to be used to establish travelers' aid desks in the local stations on the ground that the immigrants from other countries filled the qualifications of poor home seekers.

Churches have been cursed by endowments which have persisted long after the object for which they were given has passed away. Dr. McGarrah tells of an instance of an endowed Church which had long been closed. The money was still controlled by the trustees. They were loaning it to one another at two per cent interest. In another endowed Church the income is being divided each year among the several surviving members.

In the case of money being given or bequeathed for endowment purposes it is better to give it to the Church to be used as the trustees may decide with the condition that, in case the church shall be closed or abandoned, the money shall go to some benevolent work of the denomination.

An endowment may be established by a gift from a living donor or by a legacy which the Church receives upon the death of the giver. Some Churches carry a line in their annual reports giving advice on making a will to include a legacy for the Church. This is good publicity. It would not be well to give a form here, because the laws of the States vary so much in this respect. If you are interested in securing legacies, it would be well to consult a lawyer in your own congregation to make sure that it is done correctly.

Annuities

Annuities are in reality conditional endowments. The donor gives the money to the Church on condition that he receive from the Church an annual return as long as he lives. The returns to the donor will depend somewhat upon conditions, but there are actuary tables which give the life expectancy and the amount which the giver may logically expect.

The contract used by the Euclid Avenue Congregational Church of Cleveland, Ohio, together with the table of annuity terms, is given below.

CONTRACT RECEIPT FOR CONDITIONAL GIFT

Whereas ....., of Cleveland, Ohio, has this day given to the Trustees of The Euclid Avenue Congregational Church, a corporation not for profit, established under the laws of Ohio, and located in Cleveland, Ohio, the sum of..... dollars, said sum becoming by said gift the absolute property of said Church, to be added to its Endowment Funds (Working Fund specified if desired) and the income thereof to be devoted to its uses and purposes,

Now, therefore, in consideration of said gift, the said Church agrees to pay to the order of said..... during his natural life the annual sum of .....dollars in semiannual payments of ..... dollars each, commencing six (6) months from the date hereof and ending with the regular semiannual day of payment next preceding his death.

IN WITNESS WHEREOF, The Euclid Avenue Congregational Church has caused these presents to be subscribed by its President and Treasurer, duly authorized thereto, this.....day of.....19...

THE EUCLID AVENUE CONGREGATIONAL CHURCH

PERCENTAGE OF INCOME PAID ON CONDITIONAL GIFTS

To donors up to 50 years of age.....4%
To donors aged 50 to 55 years.....4½%
To donors aged 55 to 60 years.....5%
To donors aged 60 to 65 years.....5½%
To donors aged 65 to 70 years.....6%
To donors aged 70 to 75 years.....6½%
To donors aged 75 to 80 years.....7%
To donors aged 80 to 85 years.....7½%
To donors above 85 years of age.....8%

The right of a Church corporation to receive a gift of money, or other property, on condition that the corporation make certain payments, was upheld by the Kansas Supreme Court in the very recently decided case of Barger vs. French, 253 Pacific Reporter, 230.

Mrs. Denning, being 80 years old, conveyed two lots in Hutchinson, Kans., to the Church of Christ of that city, on condition that that organization pay her an "annuity" of $300 during her lifetime. The Church accepted this conditional gift and lived up to its part of the contract. After her death, her executor sued to rescind the conveyance.

The principal point involved in the case concerned the validity of the transaction; it being contended by the executor that the

Church corporation had no power, by charter or statute, to deal in annuities. The court overruled that contention and followed this declaration by the United States Circuit Court of Appeals in the case of Sherman vs. American Congregational Association, 113 Federal Reporter, 609:

"The fact that a religious corporation has by its charter certain enumerated powers does not bar it from complying with the terms of a legacy requiring it to pay an annuity, when such compliance is only incidental, and tends to the accomplishment of the substantial purposes of its incorporation." (ARTHUR L. H. STREET.)

The fact that the Church has a right to invest funds and pay annuities places a moral burden upon its trustees to handle the money in an honest and careful way. The law regarding charitable endowments is not very closely defined. The trustees can use a wide discretion in the investment of the funds. They should, however, be very conservative and cautious and, as a rule, invest only in such securities as are legal for saving banks and trust funds.

The most effective way, if the endowment is of any size, is to place it with a trust company which will act as the agent of the Church, invest the money in stable securities, pay the public charges, and pay to the Church at quarterly periods all earnings. The fee for the service, which is paid to the trust company, is a very small amount. This procedure is safer than that of having the money handled by individuals. No Church can afford to play loose with the money left by devout individuals for religious work.

Outright gifts from living donors are to be preferred. Such gifts not alone give the Church the longest use of the money, but they also avoid court contests, altogether too common in the litigation regarding wills and bequests.

This is a rich age, and endowments offer big opportunities for Churches which need them. They should not be established, however, without careful thought and constant prayer. We want to make sure that it is the thing which counts that is endowed and not merely the outside form. When we lay down the

law of stewardship, "All things belong to God," we do not want to make the mistake of thinking that the Church, as an institution, is God. There have been times, and there doubtless will be again, when the endowed and enriched Church has stood directly in the path of the living Spirit of God. God is the owner of all. Wealth should be consecrated to him. As we seek endowments we ought to be pretty sure that they will be so given that they will always be on his side and not merely means of supporting an institution.

Insurance Policies

There are many people who have not the worldly possessions for giving to the Church through endowments who can be persuaded to take out life insurance policies made in favor of the Church. This is a very simple matter, and the cost is, of course, dependent upon the age of the individual when the policy is taken out. But by the plan the payment of a few dollars each year during the life of the insured means that on his death he can give his Church a substantial sum toward its endowment.

CHAPTER 12
ACCOUNTING

Upon the first day of the week let each one of you lay by him in store as God hath prospered him.—*1 Corinthians 16: 2.*

Other things being equal, the man of the method is the man of achievement. The wind and the tide are with him.—*Charles R. Brown.*

Because every minister has to handle trust funds, he ought to know how to keep track of them. He should know also how to instruct the treasurers of guilds to keep their accounts and to make reports. He need not be an expert bookkeeper, but he must be ordinarily intelligent and accurate.—*William C. Dewitt.*

CHAPTER 12

ACCOUNTING

THE income of the Church is usually received in a good many small contributions laid upon the collection plate each week. Because of this an accurate accounting system which reduces the possibilities of errors to a minimum is desirable. During the development of the weekly plan of giving such systems have been introduced and perfected to a high degree. With a little care and foresight any Church is assured of an accounting system for its needs.

As far as accounting is concerned all Churches fall into one of two classes. The first class consists of the many smaller Churches which depend largely on volunteer help or a part-time service of a financial secretary to take care of the accounts. The second class, and it is one which is rapidly growing, is that which includes the Churches which have installed a full-time secretary in the Church office who handles the bookkeeping details. Naturally in every item of accounting the method will differ in these two groups.

Much trouble may result in any Church if the tabulating of the money in weekly envelopes is done carelessly or incorrectly. It happens that people are very sensitive about their gifts to the Church. I have recently heard of the instance of a woman who withdrew from the Church because she had not been given credit for $1 which she insisted she had placed on the collection plate. She afterwards found the envelope with the dollar in her Bible and apologized for her error. But all of the mistakes are not made by the donor. It is easy to make mistakes when there are several hundred envelopes containing from ten cents to five dollars.

One very effective way where the Church depends

CHECKING BLANK

SHEET NO._____

RECORD OF CONTRIBUTIONS RECEIVED SUNDAY_____

When there are more than 100 contributors, use as many additional sheets as may be necessary, placing the numbers, 1, 2, 3, etc., in front of the printed numbers at the head of each column on the extra sheets. All on sheet number 2 will begin with 100, etc.

NO.	G. EX.	BENEV.	NO.	G. EX.	BENEV.	NO.	G. EX.	BENEV.	NO.	G. EX.	BENEV.
00											
01			21			41			61		
02			22			42			62		
03			23			43			63		
04			24			44			64		
05			25			45			65		
06			26			46			66		
07			27			47			67		
08			28			48			68		
09			29			49			69		
10			30			50			70		
11			31			51			71		
12			32			52			72		
13			33			53			73		
14			34			54			74		
15			35			55			75		
16			36			56			76		
17			37			57			77		
18			38			58			78		
19			39			59			79		
20			40			60			80		

A CHECKING BLANK FOR AIDING IN COUNTING THE COLLECTIONS

on voluntary service is to have the finance committee open the envelopes each Sunday. As an envelope is opened the amount which it contains (not always the amount marked on it) is written on the front in large numerals. The money then is counted and checked against the envelopes. The envelopes go to the finan-

cial secretary for her bookkeeping, while the money goes to the treasurer, who renders a receipt for the amount to the financial secretary. The receipt itself may be very simple. If it is issued from a receipt book with coupon stubs attached, both the financial secretary and the treasurer have records for the transaction. The following form is sufficient:

Date

CENTRAL METHODIST EPISCOPAL CHURCH

Received of Gertrude Heely, financial secretary, offering of to-day.

General expense	$139 15
Benevolences	45 00
Total	$184 15

From the envelopes the financial secretary makes her entries on the ledger and makes sure that the book balances with the envelopes. Then there are three items which must balance: the cash, the envelopes, and the book receipts.

Another way of taking care of the envelopes is to have two people for the task. One cuts open the envelopes and gives the amount audibly to the second person, who makes the entry against the name of the donor. Here also the actual amount inclosed should be recorded on the envelope and the envelopes for each week tied together and kept until after the annual meeting, when they may be destroyed.

It is well in every Church to have some person as a financial secretary who is paid enough to be under obligation to give faithful attention. The amount may not be large. Ten dollars a month may satisfy him or her. But it relieves the minister of a detail obligation which he should never assume.

In Churches where a full-time secretary is employed the handling of the envelopes is a routine task. It is usually scheduled for Monday morning, so that no money is left in the Church for a longer time. Offer-

ings of several hundred dollars offer a severe temptation in this day of robberies. Our churches should be equipped with safes or steel filing cabinets. In lieu of these precautions extreme care should be exercised. Burglar insurance costs but little, and that isn't a bad suggestion.

Recording the Receipts

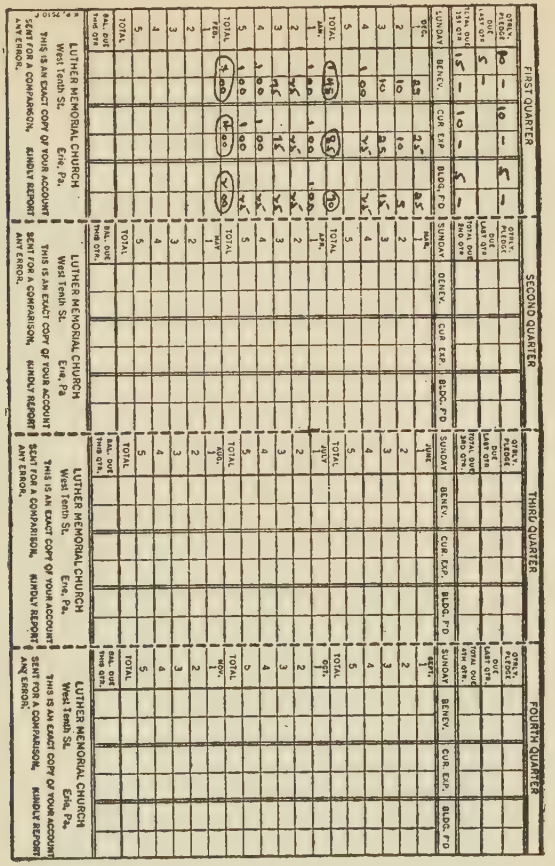
There are four systems of bookkeeping for the receipts:

1. Bound book.
2. Loose-leaf book.
3. Vertical card.
4. Visible card.

Each of these provides for the recording against the name of the individual pledger his weekly contribution for both local work and expenses. The same financial secretary records both gifts, though the money may go to separate treasurers. The system once in vogue of having two accounts, one for local work and one for benevolences, is rather obsolete.

The system to be used will depend upon local conditions. For Churches which depend upon voluntary help I would recommend the bound book. It is more "fool proof." If left on the living room table, the leaves are not going to fall out and be lost. Next to the bound book I would place the loose-leaf book. Of course, this requires more attention, but has additional features.

The vertical loose card system has some advantages in bookkeeping. But it lacks a degree of permanency. And the cards are easily lost. A false move on the part of a worker may distribute the cards on the floor. While it is easier to make changes in addresses and to keep records up to date with the cards than the books, I doubt if much time is saved in recording entries. Then these offer large fire haz-



VISIBLE FLAT CARD SYSTEM (KARDEX)

(This card is kept in duplicate. A copy goes to subscriber each quarter.)

ards unless the church has a vault. Very few of our Protestant churches are equipped with such vaults.

The best system for the Church which has a full-time worker is the visible flat card system. The secre-

tary probably has commercial training and knows how to get results with such a system. This system usually is provided in a fireproof cabinet so that the records are safe. It is my judgment that to date such a system is the best offered Churches.

Quarterly Reports

The common practice of most Churches is to send the subscriber a quarterly statement of his account. The following is a popular form which is used.

Several of the systems now offered Churches provide for a duplicate of the record being made as the amounts are recorded each week. At the end of the quarter the duplicate gives the subscriber not alone his total payments but the amount week by week.

Payments

The Church should have a petty cash account in which a few dollars will be found to pay for expressage, C. O. D. orders, and small items of that nature which will constantly claim attention. But outside of that all payments should be made by check and only on the order or voucher of the proper official. The practical effect of a voucher may be secured by requiring all checks to bear the signatures of not alone the treasurer, but also of the president of the board of trustees or some other official. The illustrations on pages 158 and 159 show two checks which are protected in this way. The third check, that of the Park Presbyterian Church, Erie, Pa., on page, 160 is of a different type. The voucher of this check is shown on page 161. The check itself appears on the opposite side of the voucher, occupying but one-half of the sheet. The voucher signed by the president and secretary goes to the treasurer. He signs the check. It is then folded over to the size of a check, the back offering a place for 'indorsement. The combined voucher and check has distinct advantages in the annual audit of the books.

No.....

FIRST PRESBYTERIAN CHURCH.

Quarterly Statement

In order to correct promptly possible errors in accounts, as well as to prevent unintentional arrears in payments, a QUARTERLY STATEMENT is sent to every person subscribing to the funds of this Church.

Your subscription amounts to

$.....per week for Local Church Support and

$.....per week for Benevolences.

At the close of the quarter ending....., 19....., your accounts stood as follows:—

	LOCAL CHURCH SUPPORT	BENEVOLENCES
Balance due from previous Quarter	$	$
Payable during the present Quarter	$	$
Total due at end of Quarter	$	$
Total paid during Quarter	$	$
Balance now due	$	$

.....

Address.....

To.....

.....

.....

THE AUDIT

The Church is practically under obligation to see that there is a reasonable audit of its books. A recent court decision will bring this home to Church financiers in an emphatic way.

The treasurer of a Virginia Church unauthorizedly executed notes signed by the Church by him as treasurer and discounted them at the bank in which the Church funds were carried. The proceeds of the notes were placed in the Church account and thence checked out and embezzled by him. These transactions covered a period of seven months or so, and the thefts were not discovered by the Church until nine months after the first note had been discounted.

Naturally, question arose as to who must bear the loss, as between the Church and the bank. A trial court ruled that the bank was liable, but the Supreme Court of Appeals ordered a new trial, hold-

FIRST QUARTER 19

AMOUNT PAID THIS QUARTER				
CURRENT		SUN.	BENEVOLENCE	
		1		
		2		
		3		
		4		
		5		
		6		
		7		
		8		
		9		
		10		
		11		
		12		
		13		
		14		

* When OVER paid—subtract } Amount for the
" UN paid—add to } Quarter

This is the Quarterly Statement and Receipt of your Account. If in doubt, bring this with you to the Financial Secretary for verification.

Please Meet Your Payments Promptly.

	CURRENT		BENEVOLENCE	
WEEKLY PLEDGE..				
Amount for Quarter..				
*....paid last Quar'r				
TOTAL DUE.....				
Total paid this Quarter				
BALANCE DUE....				
Amount Overpaid...				

Account of

Name.....

Address.....

No......

(Issued by the Duplex Company. This is kept in duplicate and copy sent contributors for his receipt.)

---

ing that the evidence would warrant a finding that the Church's negligence in failing to promptly audit the treasurer's accounts was the direct cause of the loss. (Trust Company of Norfolk vs. Snyder, 138 South Eastern Reporter, 477.) Said the Court of Appeals:

"Had Fuller [the treasurer], without authority, executed the notes on behalf of the trustees of the Church, discounted the same, and immediately appropriated the money, then the defendant [the bank] would have to bear the loss resulting from its negligence in failing to inquire into the authority of Fuller to execute notes on behalf of the Church. But such is not the case. The proceeds derived from the discounted notes, instead of being immediately appropriated by Fuller, were deposited with the defendant to the credit of the Knox Presbyterian Church, intermingled, no doubt, with other funds of the Church, and withdrawn at intervals by means of checks signed by Fuller in the manner authorized by the

Church authorities. The authorities, upon whom devolved the duty of settling the affairs of Fuller as Church treasurer, had access to the frequent statements rendered by the bank and to the canceled checks evidencing the theft of the money. . . . It is a well-settled principle of law that a bank depositor is under the legal duty to examine with reasonable diligence the statement returned him by the bank and the vouchers returned therewith, and to report any errors detected within a reasonable time."

(Arthur L. H. Street.)

It is well to make arrangements with a certified accountant who will go over the books once a quarter or at least once a year. His stamp upon the reports gives them an air of regularity which is worth a great deal.

Report to the Congregation

Once a year the trustees owe the congregation a complete and full report of the receipts and expenditures of the year which is past. At the beginning of the year they became familiar with the budget. Now they should know just how the Church has kept faith with itself. There will be some small Churches which think that many of these suggestions do not apply to them. This one does. I served as an out appointment a Church of fifty members. That Church had never had a report from the trustees. The men "guessed" it wasn't necessary. They didn't have much money, and every one knew where it went. Upon my insistence they decided to prepare one. I did most of the work on it. But that printed report did more to put the financial side of that Church on an orderly basis than anything it had ever done. And the printing bill was $4.25.

The most complete annual financial report that comes to my desk is from the Ocean Avenue Congregational Church, Brooklyn, N. Y. I am publishing the one for the year 1927 in its entirety to show the possibilities in this kind of accounting. It gives the members not alone the information on the receipts and expenditures for the year. but the valuation of all the Church possessions.

Trinity Evangelical Lutheran Church

No. 332

Jan. 8 1926

PAY TO THE ORDER OF Church World Press $ 1 50

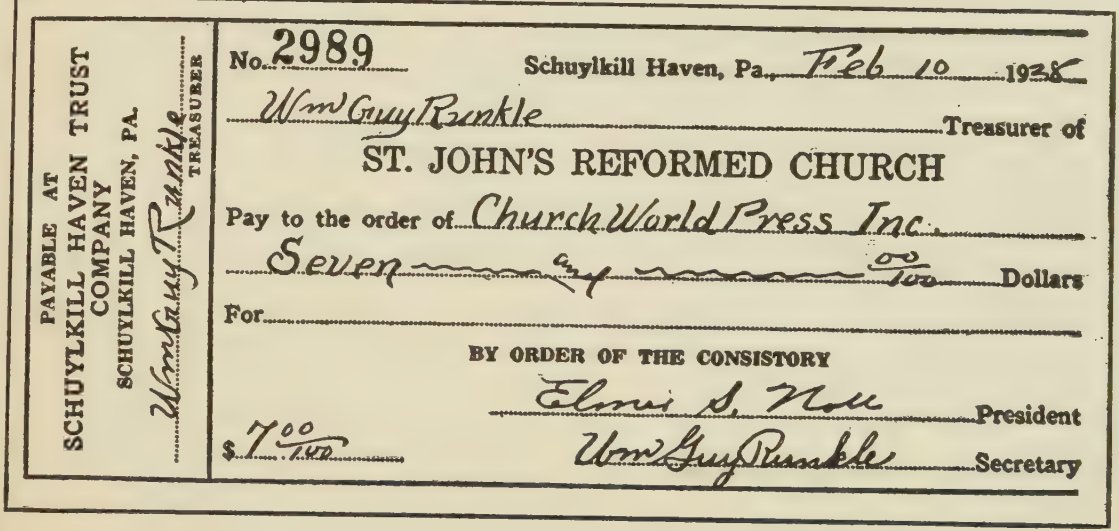
One 50/100 DOLLARS

Trinity Evangelical Lutheran Church

FARMERS BANK OF CARSON VALLEY, INC.
MINDEN, NEVADA

BY Louis A Todseck PRESIDENT

BY Chris Nelkenmeyer TREASURER



PAYABLE AT
SCHUYLKILL HAVEN TRUST COMPANY
SCHUYLKILL HAVEN, PA.
Wm Guy Rumkle
TREASURER

No. 2989 Schuylkill Haven, Pa., Feb 10 1938

Wm Guy Rumkle Treasurer of

ST. JOHN'S REFORMED CHURCH

Pay to the order of Church World Press Inc.

Seven and 00/100 Dollars

For

BY ORDER OF THE CONSISTORY

Elmer S. Noll President

$7.00 Wm Guy Rumkle Secretary

VOUCHER NO. 4253

PARK PRESBYTERIAN CHURCH

ERIE, PA., Feby 10-1927

PAY TO THE ORDER OF Church World Press Inc $ 1.80

One and 80/100 DOLLARS

IN FULL FOR WITHIN ACCOUNT

PARK PRESBYTERIAN CHURCH

C L Perkins

TREASURER

TO The Second National Bank
ERIE, PA.

VOUCHER NO. 4253

PARK PRESBYTERIAN CHURCH

To Church World Press DR.

Cleveland Ohio

Dec	12	Cuts	1	80

COUNTERSIGNED

BOARD OF TRUSTEES

[signature] PRESIDENT

BOARD OF TRUSTEES

George W Hunter SECRETARY

REPORT OF THE TREASURER OF OCEAN AVENUE CONGREGATIONAL CHURCH

BROOKLYN, N. Y.

For the Year Ending December 31, 1927

I hereby submit my report as Treasurer of the Ocean Avenue Congregational Church for the year ending December 31, 1927, as set forth in the following Exhibits.

Respectfully submitted, JOHN F. SCHUMACHER, *Treasurer.*

EXHIBIT "A" STATEMENT OF ASSETS AND LIABILITIES

ASSETS

REAL ESTATE:		
Church Building and Lot	$137,500 00	
Parsonage and Lot	13,750 00	
Parish House and Lot	13,200 00	
Lot No. 1	46,750 00	
Lot No. 2	19,800 00	
		$231,000 00
Accounts Receivable (Current Expenses)		1,928 75
Accounts Receivable (Building Fund)		4,273 45
Cash		1,481 47
		$238,683 67

LIABILITIES

Accounts Payable (Miscellaneous)		$ 125 00
Reserve for Interest on Mortgages		1,004 33
Mortgages Payable:		
Dime Savings Bank	$ 42,000 00	
Congregational Church Building Society	1,300 00	
		$ 43,300 00
Excess of Assets over Liabilities		194,254 34
		$238,683 67

EXHIBIT "B"

STATEMENT OF CONDITION OF ACCOUNTS OF "CHURCH FUNDS"

	Balance Jan. 1, 1927	Received during year	Expended during year	Balance Dec. 31, 1927
Maintenance Fund	$ 196 03†	$14,826 19	$14,504 52	$ 125 64
Benevolent Fund (General)	—	3,087 21	3,087 21	—
Benevolent Fund (Special)	—	1,613 35	1,613 35	—
Benevolent Fund (Communion)	—	282 96	238 88	44 08
Building Fund	138 87	5,703 90	5,535 35	307 42
Sunday School Fund	156 55	464 91	621 46	—
Reserve for Interest on Mortgages	1,087 15	2,425 00	2,507 82	1,004 33
	$ 1,186 54	$28,403 52	$28,108 59	$ 1,481 47

Amount marked thus (†) denotes deficit.

NOTE:

$2.200 was paid off on principal sum of Mortgage of the Congregational Church Building Society.

$2,000 was paid off on principal sum of Mortgage of The Dime Savings Bank.

On May 25, 1925, $2,250 was deposited with the Title Guarantee and Trust Company pending reversal of Taxes by the City; when this amount (less City Charge) is refunded, same will be applied to reduction of principal of Mortgage.

EXHIBIT "C"

STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR YEAR ENDING DECEMBER 31, 1927

RECEIPTS

Current Expenses of Church:		
Pledges and Contributions	$14,550 03	
Interest on Bank Deposits, etc.	276 16	
		$14,826 19
Benevolences (General):		
Pledges and Contributions		3,087 21

["C" CONTINUED]

Benevolences (Special):		
Contributions and special offerings		$ 1,613 35
Benevolences (Communion):		
Special Contributions		282 96
Building Fund:		
Pledges and Contributions	$ 5,552 52	
Sunday school paid on account of loan	151 38	
		5,703 90
Sunday School Fund:		
Special Contributions		464 91
Total Receipts		$25,978 52
Cash on hand January 1, 1927		1,186 54
		$27,165 06

DISBURSEMENTS

Current Expenses of Church:		
Salary of Pastor	$ 5,000 00	
Salary of Sexton	340 00	
Salary of Assistant to Treasurer	300 00	
Salary of Organist and Quartet	2,550 00	
Salary of Church Visitor	360 00	
Sheet music, etc.	53 01	
Organ Care	75 00	
Coal	597 88	
Gas and Electricity	357 10	
Insurance	313 80	
Taxes	258 86	
Stationery and Printing	863 93	
Publicity	257 68	
Miscellaneous	337 04	
Repairs (Church, Parish House, and Parsonage)	225 27	
Interest on Mortgages	2,507 82	
Care of Grounds	126 70	
Flowers	63 25	
		$14,587 34

Sunday School Fund:		
Paid out for Primary Department		621 46
Building Fund:		
Repairs (Parish House and Parsonage)	943 35	
Repairing and laying cement sidewalk	167 00	
Installments on Mortgages	4,200 00	
Loan to Primary Department	225 00	
		$ 5,535 35
Benevolences:		
General	3,087 21	
Communion	238 88	
Special	1,613 35	
		4,939 44
Total Disbursements		$25,683 59
Cash on hand December 31, 1927		1,481 47
		$27,165 06

The Auditing Committee has checked the books of the Church Treasurer, John F. Schumacher, and found the entries properly made and footed and balance shown as reported.

JOHN LUTHER KILBON,
H. S. HANNA,
JOHN WATT.

CHAPTER 13
THE ATMOSPHERE OF ACHIEVEMENT

"Nothing succeeds like success."

Might of the roaring boiler,
  Force of the engine's thrust,
Strength of the sweating toiler—
  Greatly in these we trust.
But back of them stands the schemer,
  The thinker who drives things through,
Back of the job, the dreamer,
  Who is making the dream come true.

—*Berton Braley.*

If you wish success in your life, make perseverance your bosom friend, experience your wise counselor, caution your elder brother, and hope your guardian genius.—*Addison.*

CHAPTER 13

THE ATMOSPHERE OF ACHIEVEMENT

We men who live constantly on the firing line of Church management are constantly under suspicion of trying to substitute methods for the spirit. They tell us that we would replace the prayer meeting with a graph and substitute a card index for spiritual regeneration. The answer to the criticism is very evident to us. Methods are not the end sought in the Church. But they are the means to the end. Organization is to a Church what the skeleton is to the body. We usually concede that the bones, while not a substitute for the mind, are a rather essential factor in the progress of the human body.

Proper financial organization is an essential part of Church life. It is not the supreme task of the minister to take collections. The Church is foolish which goes out to seek a "money raiser" rather than a prophet. But happy is that Church which has learned the secret of properly adjusting its life so that while it may be kept in the background the financial side is well organized and produces sufficient revenue to keep the Church from material embarrassment.

There is such a thing as Church atmosphere. There is an atmosphere of financial success. One who becomes acquainted with such a Church feels that it is strong financially. He believes that the Church is so much engrossed in its essential tasks that the money question is a secondary one—and it is. But in its place it is receiving the very careful and detailed attention it is entitled to. In this chapter I want to tell you about some of the things that create this atmosphere.

Keep Financial Program in the Background

The Church which has the atmosphere of financial success may publish its budget and keep emphasizing the great work it is doing, but the appeals for money, together with the system of collecting, is kept in the background. Having once secured its pledges by a very thorough canvass, it goes ahead to collect them by as direct and satisfactory system as possible, and only under the most exceptional circumstances will it use the service of worship as a medium for "begging money."

There is a place in the service of worship for the offering. That in itself is an act of worship. But an appeal for more liberal giving, or the urging of contributions from those present, is to be deplored. There might have been some excuse for this sort of thing in days gone by. But with the present-day knowledge of Church finance God is not going to wink at this deficiency.

There might be some excuse for this pulpit pleading if it got results which cannot be secured by some other means. But it does not. At best but a small portion of the congregation is represented in the service of worship. There are strangers worshiping who are under no obligation to help with the Church support. The procedure would indicate to an informed person that the financial skeleton of the Church is not functioning as it should or that the minister is too lazy to work out his appeal through the mail and so steals the time of the Sunday morning service.

Begging always produces a bad atmosphere, and it does not get the money. You do not give large sums to the man who begs. You give him enough for his lunch and save your big money for the man who shows you a large constructive program. The time is rapidly passing for the man who has but two ways to get money: laugh it out of 'em, and weep it out of 'em.

Magnify the Church Program

One of the soundest bits of advice I ever heard on money-raising came from a man who was most successful as a pastor, but I never heard of him as a good financier. I think that if his record were investigated we would find that he was the highest type of Church financier. His Church always had the atmosphere of achievement. Yet it never seemed to be excited about money. He said, "If I have to take an offering for any cause, I preach twenty-eight minutes about the cause and two minutes about the money."

If Churches would learn to put the greater emphasis upon their program, the money question would be taken care of very easily. That is true as a general financial proposition. The congregation should be kept informed on the budget and program of the Church, both for its local work and its benevolence. And the minister and his officers have the right to expect that the money will be forthcoming.

It will also work specifically in special cases. I had occasion one spring to try it out. Summer, in that particular church, was always dry, and we tried to have enough money in hand to pay the bills through the summer months. Despite the large Easter offering, returns had been poor. The trustees thought it would be a fine thing for the preacher to urge, from the pulpit, the people to pay up their pledges before summer was upon us.

Instead we worked out a series of special services during the Sundays of May.[1] One Sunday was Mothers' Day. One Sunday was Family Day. The names of the 100 per cent families were published on the bulletin. One Sunday was Women's Day, when

[1]Bernard C. Clausen has used the following special Sundays during the month of May and June: Moving Day, Mothers' Day, Missions Sunday, Memorial Sunday, New Members' Sunday, Wedding Bells Sunday, Old People's Reunion Sunday, and Commencement Sunday.

the women's organizations tried to register a large attendance. One Sunday was Sunday School Day, when a poll of the classes was taken. During the month not a word was said about pledges or gifts. But at the end of the month we had had some great services and the money was in the treasury. The atmosphere of success did more than a dozen harangues from the pulpit on the duty of paying up the pledges.

Pay All Bills Promptly

It always has an effect on the community when a Church meets all of its obligations promptly—including the salaries of the minister, custodian, and musicians. There has been too much of a feeling that the Church should have a discount and then take all the time it needs to pay its bills. Some Churches are constantly committing a moral petit larceny in this respect. There will be times when the Church has not available cash to meet immediate obligations. Then it should borrow at the bank, pay the bills, and plan to take up the note at the first opportunity.

My feeling is that salaries should always have first consideration. That is the usual rule in business. The salaries are paid first; commercial obligations second; then if there is anything left it may go to the stockholders. The minister and his helpers are entitled to their pay at the end of each month, or, better yet, every two weeks.

Pay the Preacher Well

The Church with the atmosphere of achievement pays its minister a good salary. Just what is a good salary? That depends. It will be determined by local conditions and by comparison with other Churches. Preachers find living conditions different in varying sections. But the salary should be sufficient to allow the minister to be a free man in the

community, one who is not forced to seek discounts or to suffer humiliations in other ways.

Keep the Building in First-Class Shape

The material environment helps to make for the atmosphere of success. A well-kept lawn, with a clean-appearing building, is essential. If it is a brick building, the walls can stand an occasional wash, and the wooden door and window frames should show fresh paint. A wooden structure needs a coat of paint at least every second year. If the building is of rough-hewn stone, it needs little attention to the walls, but the windows and door frames will need paint.

Watch for water stains on the ceiling and stop the leaks. Floors and pews require attention. Electric light bulbs should be replaced as soon as burned out. Art windows should be washed on both sides and the leads tightened as they become loose. The Church with an air of success does these things. If they are neglected, other neglects will follow.

Old and tattered hymn books do not help the Church. An inefficient heating plant will drive people away. Poor ventilation will counteract the best sermon ever preached.

Individual Advice

I happened to hear the advice given by a business man to a young friend of his who was seeking a position. The boy had to have work. He had stopped school because of lack of funds, and his situation was serious. He came to his father's friend begging employment. He didn't get it, but he did get some good advice.

Put on your best suit and happiest smile and set forth to sell yourself. Tell your prospective employer all about your ability. If he can't use you, thank him for the time you have taken and leave. Don't beg him for work, even though you have not the

price of a lunch in your pocket. When a man goes out to get a job, nothing succeeds like success. Nothing is as disastrous as begging.

This entire statement could be paraphrased for the Church. If you want your Church to be financially successful, put on a new coat of paint and erect a new bulletin board. Tell the world just what you have to sell. Get back of your preacher and give him the boosting and encouragement he is entitled to. Many good preachers will become great preachers if the Church will get back of them. Organize your finances. Get out publicity, win new friends, conduct an every-member canvass. Don't beg. Don't demand. But try and sell the Church on its honest merits If it has merits that can be sold, it can acquire financial independence.

CHAPTER 14
THESE WORKED FOR OTHERS

The world is so full of a number of things,
I am sure we should all be as happy as kings.
—*Robert Louis Stevenson.*

Jesus was a master of human nature. He knew how to handle individuals and crowds. The Church must learn this art and must be clever in building programs to interest and hold the attention of the people. If our purpose is to evangelize the world, we must reach the world, for without contact with individuals how may we hope to present to them the religion of Jesus and his saving gospel?
—*Clinton Wunder.*

CHAPTER 14

THESE WORKED FOR OTHERS

In this chapter I have brought together a large number of novelty suggestions for securing Church funds. With the exception of putting them in alphabetical order no attempt has been made to classify them. They can be used for various occasions and many seasons of the year.

Analyzing the Contributions

Some Churches have found it very effective to analyze the needs of the Church into various groupings. The First Congregational Church of Billings, Mont., divided its actual contributions in this way so the congregation could see the meagerness of many of the offerings.

TO FINANCE OUR 1926 HOME PROGRAM

Note the Expense Budget on the Next Page.

We must have $50 a week more income than in 1925. If the great work of First Church is to go forward, More People Must Give and People Must Give More! Here are some startling facts! The following table shows the weekly contributions of First Church People to the Local Expense Budget. This includes pledges made by the children who use the weekly envelopes in the Church school.

WHY NOT PLAN NOW FOR A SUBSTANTIAL ADVANCE IN 1926? TABLE OF LOCAL EXPENSE CONTRIBUTIONS FOR 1925

Number of Givers	Amount Per Week	Number of Givers	Amount Per Week
6	$ .01	35	$ .40
1	.02	53	.50
3	.03	5	.60
4	.04	1	.70
95	.05	11	.75
7	.07	29	1.00
90	.10	3	1.25
14	.15	1	1.45

Number of Givers	Amount Per Week	Number of Givers	Amount Per Week
24	$ 20	1	$ 1.50
69	.25	4	1.75
10	.30	1	2.50
		1	4.00
Total		468	$143.37

Surely First Church can do better! Think of it! An average contribution of 30 cents per person each week! An average contribution of $15.60 for the year!

How Much Does God Expect from You?

Let each of us face this question honestly and answer it in the spirit of prayer. "Upon the first day of the week let every one of you lay by him in store, as God hath prospered him. . . . Every man shall give as he is able, according to the blessing of the Lord thy God which he hath given to thee."

"And Jesus sat . . . and beheld how the people cast money into the treasury."

Comparative Analysis

In the appeal for a bigger budget for its work Simpson Methodist Episcopal Church, Minneapolis, Minn., worked out a comparative analysis of its own work and income with that of eight other Churches. I have seen this plan in other instances where the Churches were named. When they come from the same communities, the addition of the names is most effective. Here is the analysis as Simpson Church presented it to the congregation:

Church	Membership	Budget	Workers	Per Capita
No. 1	2,300	$43,000	13	$18.70
No. 2	1,400	40,000	11	28 50
No. 3	700	13,700	3	19 60
No. 4	200	5,500	2	27 50
No. 5	310	7,000	4	22 58
No. 6	800	10,600	5	13 25
No. 7	800	15,000	6	18 75
No. 8	700	10,000	3	14 30
Simpson	2,200	25,000	12	11 35

The Church of the Mediator (Protestant Episcopal) of Philadelphia, Pa., made a similar analysis of its Easter offering in 1926. It found the following:

Cents	7,317
Nickels	1,292
Dimes	836
Quarters	489
Halves	60

and the rest of the offering was in bills and checks. The classification of the coins is a pretty good suggestion, without any additional comment, that there is an opportunity to take the matter of Church contributions more seriously.

Coal Day

The Sunday school of the Christian Church, Jefferson, Iowa, decided to furnish the coal for the winter. Sixteen tons were necessary at a cost of ten dollars per ton. Each class was allotted a given number of pounds. In turn these number of pounds were divided among the members of the class. The beginners were asked to give 400 pounds; the men's class was asked for 10,000 pounds. Envelopes marked as "Coal Fund" were passed out and Sunday, September 27, designated as "Coal Day." On that day as the roll was called a representative of each class came forward and deposited the money which had been received. The interest grew as the day approached, and every class reported 100 per cent or over.

Certificate of Stock

A plan which one of the motion picture houses recommends to Churches is useful in many ways. The plan is to divide the cost of the machine into shares and sell the shares at various amounts ranging from one to five dollars. The shares will be numerically numbered and will pay interest, which is due when

they are retired. Then the organization plans a series of entertainments with the machine for which admission is charged, and all earnings go to retire the stock certificates. It is to the interest of every holder to see that these entertainments are a success. In a few months the indebtedness will be reduced.

This same plan has been very successfully used in financing bowling alleys. The Walden Presbyterian Church, Buffalo, issued five hundred shares at five dollars each, with interest at six per cent, redeemable when the certificates were called in. The earnings on the alleys at fifteen cents per game soon reduced this entire indebtedness.

Corner Stone Laying

The laying of the corner stone of a new building always offers an opportunity for contributions. Sometimes interested organizations will make substantial contributions if they are permitted to place some article in the corner stone. They get the newspaper publicity in connection with the service and any posthumous publicity which may come when the building is torn down.

The East Market Street Reformed Church of Akron, Ohio, organized to secure names at fifty cents each to go into the stone. Each card had places for ten names. The copy on the card was as follows. Sixteen hundred names provided $800 by this method.

FIFTY CENTS, PLEASE—TO PUT YOUR NAME IN THE CORNER STONE OF EAST MARKET STREET REFORMED CHURCH, 1602 EAST MARKET STREET

No.	Motto	Name	Address
1.	I'll Be First		
2.	Next on Deck		
3.	Third's the Charm		
4.	I'll Take My Turn		
5.	Here Too		
6.	Count Me In		
7.	Yes, If You Please		
8.	Certainly		
9.	It's a Good Cause		
10.	Last But Not Least		
		Solicitor	

A Chinese Custom

Learning that there is a Chinese custom that all good people of that country plan to pay their debts before a new year starts, the Waveland Avenue Congregational Church of Chicago, Ill., decided to use the idea to secure the payment of back pledges. First the committee went to a Chinese banker, and he wrote out a statement of the custom. Then a Chinese printer put it into type. It was printed on a card and sent out with no further notice and no indication as to what it meant. Several people in the congregation took the card to Chinese business men to have it read. Then a week later a second card was sent out. This bore at the top the same legend. But below was an interpretation of it with the gentle suggestion that it is a good time for Christians to pay up their indebtedness to the Church. The second card is reproduced here:

中國人的習慣

在我們中國有一条常慣的例，似下樣所錄的：每年近年晚時，各人要清結他們所欠的債項。凡係正直的人，皆遵守那条習慣常例，因他們想元旦開首，身上不負一些舊債項。

我很望你們對於這件事，想一想。

A CHINESE CUSTOM

There prevails in our country a custom which is like this:

"At the end of the year our people have a campaign to clear up all debts. All good Chinamen make a practice of paying their creditors what they owe so as to start the new year free from debt."

Think this over

Don't you want to follow this custom in regard to your Church debt?

Amount now due and unpaid $.....

Amount that will pay you up

IN FULL to December 31, 1927 $.....

THE FINANCE COMMITTEE
Waveland Avenue Congregational Church

December 1, 1927

W. E. Carlson
Chairman

Check for Entire Budget

The Pilgrim Congregational Church of Cleveland, Ohio, used the facsimile of one of its Church checks with an amount equal to the entire budget written in to impress contributors with the amount which must

PILGRIM CONGREGATIONAL SOCIETY
CLEVELAND OHIO

NO.

Pilgrim Congregational Church

Cleveland, Ohio

PAY TO THE ORDER OF Pilgrim Church for the carrying to completion the program outlined herein $_____

TWENTY ONE THOUSAND and 00/100 _____ DOLLARS

TO THE UNION TRUST COMPANY 6-10
CLEVELAND, OHIO

SIGNED BY _____ TRUSTEE

WILL YOU HELP MAKE THIS CHECK NEGOTIABLE?

be raised in the every-member canvass. Then across the bottom of the check were the words, "Will you help to make this check negotiable?"

Day of Destiny

As far as the writer knows, Dr. William L. Stidger first used this phrase in connection with an every-member canvass. When his Church in Kansas City undertook to increase its income from $20,000 to $60,000, he realized that the day of canvass was indeed a day of destiny. It is a phrase which other Churches can use when the future of the Church depends upon the contributions or pledges of one single Sunday. The letters used appear in another chapter.

Dollar Day

This is a plan which has proved very effective in securing amounts of several hundred dollars needed for current indebtedness. If every contributor could be persuaded to bring an additional dollar on a certain Sunday, the amount received would usually wipe out a deficiency of several hundred dollars. The Epworth Methodist Episcopal Church, South, of New Orleans, La., used the last Sunday of October (which was Loyalty Month) as dollar day. The special envelopes which were distributed bore this legend:

$ $ DOLLAR DAY $ $

BRING ME OR SEND ME, BUT GET ME TO EPWORTH CHURCH

I am supposed to contain not less than One Dollar, and meet 299 other dollars on that day.

DO NOT FAIL ME

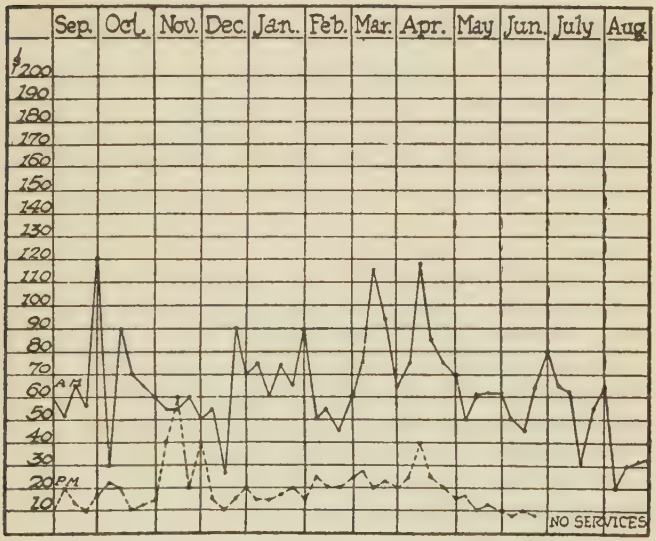
If ABSOLUTELY NECESSARY, I can be mailed to O. J. Dunn, 4417 Cleveland Avenue.

$ $ DOLLAR DAY $ $

(Face of the Envelope)

Graphs Keep Up the Standard

There is no more effective way to keep track of the financial history of the Church than by the use of graphic designs. They are easy to make and convincing. It is hard to argue against this visible evidence. One way is to have a large graph placed where members of the congregation may see it and then to add the line each week. Evening offerings may be indicated by a line of a different color or by a dotted line to distinguish from the morning account.



Insurance on Ministers

One Church, at least, the Baptist Temple of Rochester, N. Y., has taken out a policy on its minister which is payable to the Church in the case of death. The Church was engaged in a building enterprise, and the personality of its minister was about its one biggest asset. The amount taken on his life was

$100,000. At the same time the policy has an increasing paid-up value which will come to the Church at any time that the emergency no longer exists. This practice, while new to the Church, is quite common in business and business partnerships.

Joash's Chest

Some Churches use this plan in the place of the every-member canvass. The scriptural basis for it is found in 2 Chronicles 24: 8–11:

> And at the king's commandment they made a chest, and set it without at the gate of the house of the Lord. And they made a proclamation through Judah and Jerusalem, to bring in to the Lord the collection that Moses the servant of God laid upon Israel in the wilderness. And all the princes and all the people rejoiced, and brought in, and cast into the chest, until they had made an end.
>
> Now it came to pass, that at what time the chest was brought unto the king's office by the hand of the Levites, and when they saw that there was much money, the king's scribe and the high priest's officer came and emptied the chest, and took it, and carried it to his place again. Thus they did day by day, and gathered money in abundance.

The plan usually used for this offering is to have a pretty thorough direct-mail campaign culminating in a Sunday when the people will bring their pledges and place them in the chest, which will sit either at the door of the church or at the altar. When properly presented the plan is very effective. I have used it in my own churches and have found that, while some follow-up of delinquents is necessary, this plan does get results.

The Loyalty Bond

This is another variation of the stock certificate described under another head. But this provides for the issuing of a certificate known as a Loyalty Bond to subscribers to the Church during the year. The Methodist Episcopal Church of Farmington, Maine, sold the bonds at a New Year's meeting. Pre-

Loyalty Bond

Issued by the
METHODIST EPISCOPAL CHURCH
Farmington, Maine

$$$$$

In consideration of the Loyalty of

.....

in helping to meet the financial needs of the Church for the year
1927-1928

The Official Board and Trustees of the Farmington Methodist Episcopal Church issue to..... this

Loyalty Bond

for the sum of

.....Dollars.

Interest upon this Bond will be paid in Hours of Satisfaction and Happiness so long as the holder maintains a vital interest in the Church.

This Loyalty Bond is not issued as a receipt for the above amount, but as an acknowledgment of a Pledge for that amount payable by March 31, 1928

Sealed with the Temporary Seal of the Church and dated this.....Day of .....
1928.

.....
Minister.

ceding the meeting the Church publicity centered on a slogan, "Buy Loyalty Bonds." A facsimile of the bond as used by this Church is reproduced here.

Lord's Acre

A method of promoting Christian stewardship, better farming, and thrift has been demonstrated at Edgewood, Tex. Farmers are encouraged to plant an acre and till it for the Church. The community Church also distributed pigs to its members and asked them to fatten them for the Church. The Church has received considerable income by this plan. And an interesting side feature is that the farmers are becoming more and more interested in raising hogs.

Endowed Memorials

The Church of the Mediator (Protestant Episcopal), Philadelphia, Pa., recently announced a plan for memorials which makes it possible for the small contributor to have a part in the work of the Church. The plan as announced is as follows:

1. Choose the name of one for whom you wish to establish a memorial endowment (mother, father, or other person).
2. Choose the date you wish to observe.
3. Place in an envelope one dollar or more, marking the envelope with the facts mentioned above. Place this envelope in the alms basin, or mail it to the Church office.

Having done these, you have begun the establishment of that memorial. On the date chosen or at any other time you may add such amounts as you feel able to give.

When your contributions reach the total of twenty-five dollars, you will get an engraved certificate stating that you have established an endowment according to your desires. The name of the one for whom it has been established will then be inscribed in a very fine book which will be kept on the altar on Sundays, and the names will be read once a year.

Memorials

For many years Churches have been assisted in securing buildings and equipment by the use of memorials. The dedication of a window, baptistry, or

altar to the memory of some loved one is quite a common practice. It is possible to carry the idea to still more inclusive features. In building the Broadway Temple, New York City, opportunity was given for memorials in connection with most of the features, including the church furnishings and the elevators.

In an early announcement the following memorials and the prices are suggested:

Name of loved one inscribed in the Memorial Book	$ 100
Name inscribed on a bronze tablet	1,000
Naming a pew	10,000
Naming a room in dormitory	12,000
Memorial Window	25,000
Naming the Tower	$500,000

Few Churches are called upon to secure memorials as costly as these, but many can use the idea in a more modest way.

Painting the Church

The Methodist Episcopal Church of Kittery, Maine, used this plan to raise $720 to paint the church. A large cardboard clock was made, and every time a dollar was given the hands were moved forward one minute. It began at twelve, and when the entire fund was raised the hands would again be at the hour of twelve. By the side of the clock was a thermometer which moved up one degree every time the clock was advanced one minute. Special envelopes were printed and quite generally distributed. And the $720 was realized.

Pay-Up Sunday

This is a very simple plan which is especially useful after the summer when folks are behind in their pledges and at Easter time when the spirit of generosity is working. A special envelope is prepared and a letter sent out naming a certain day as

"Pay-Up Sunday." Concentration on it will get results. Another name for the same plan is "A Home-Coming Day for the Church Dollar." This is very effective if the community has had a home-coming day or week.

A Pay-Up Envelope

The Methodist Episcopal Church of Attica, Ind., has used an envelope as a combination pay-up notice and money-receiver. It has the psychological advantage of giving the pledger a place to put the money as soon as he gets his notice of indebtedness.

HELLO! .....

Just a minute!

This is Lee Yocom.

If you will kindly put $.....in this envelope and place in offering Sunday or send to Miss Mae Johnson, YOU will be marked PAID UP to .....192..... Thanks for making the work of Your Finance Committee lighter.

FIRST METHODIST EPISCOPAL CHURCH

Penny a Day

Three dollars and sixty-five cents a year is but one penny a day. Rev. C. D. Gambriell conceived a plan of having the members of his Church make a pledge of but one cent a day to meet the one thousand dollars of interest due during the year. It proved successful and was used through a period of several years.

Pastor's Nickel

This plan was originated by Rev. E. S. Hassler of the Reformed Church, Shelby, Ohio. He used it to bring in larger returns on the harvest thank offering. He sent a letter to every member of the Church

calling attention to the date of the harvest festival, and a little white envelope containing a bright new nickel was fastened to the letter. On the envelope were these words:

This envelope contains your pastor's nickel. With your offering, return it in the red envelope of September 25.

These collective nickels were the pastor's gift to the thank offering. Each member was asked to put as much with it as he could. The goal was set at $2,000 for the offering, which was much more than previously realized at the service. The collection really went over the $2,000 mark. Several Churches which have used the plan report a wonderful success with it.

Printers' Bills Paid

One way of meeting the printers' bills is by selling merchants space on a blotter to be distributed by the Church. The blotter used by Rev. Oscar F. Albert, Lackawanna, N. Y., for this purpose announced the hours of the services and then at one side had a list of the merchants who contributed, with the line "Please patronize the following."

The Holy Trinity Lutheran Church, South Bend, Ind., distributed a bright-colored envelope in the Church bulletin, with this verse calling attention to it:

A cherry-colored envelope
On this page you will find;
It's for your use in helping us,
If you will be so kind.

To mail you all these bulletins
Takes more than you may think;
For paper, stencils, postage, and
Proverbial printers' ink.

So please help out by putting in
The cherry-colored sack
A shining silver quarter,
And on Sunday bring it back.

Another plan which has helped to pay the price of the Sunday calendar is to permit members to provide it for a Sunday as a memorial to some loved one. Still another way, a very common one, is to offer local merchants space on the last page for advertising cards.

Stewards, Faithful and True

Rev. L. M. Keller of Arnold, Pa., on Children's Day, gave twenty-five cents to each of ten children. That Sunday he preached a sermon on the parable of the pounds, and he explained that they were to invest this twenty-five cents in some legitimate way and make a report on Rally Day in the fall. On Rally Day the smallest return was fifty cents. The best return was $22. The total of the ten stewards was $107.48.

Each child was given a certificate bearing these words:

AN APPRECIATION

This is to certify that on Children's Day, June 13, 1926,

.....

received twenty-five cents from the Calvary Lutheran Church for investment during the summer and on Rally Day, October 3, 1926, as a result of thorough investment and faithful effort, returned to the Church as a loyalty offering $.....

In recognition of this faithfulness and loyalty in the work of Calvary Lutheran Church we hereby affix our seal and signatures.

The Church Council

(seal)

.....*President.*

.....*Vice President.*

.....*Secretary.*

.....*Treasurer.*

A golden seal was placed on the one making the largest return and a silver seal on the nine others. Each child told how he had invested the money to bring the increase to the treasury of the Church.

Self-Denial Gifts

The self-denial gifts have always played a large part in the Roman, Lutheran, and English Churches and there is a growing emphasis upon them in the evangelical bodies. As an example, here is an announcement from the First Methodist Church, Jackson, Tenn., urging sacrificial giving as a part of the Lenten observance. The announcement makes this suggestion:

BEGIN SAVING FOR SELF-DENIAL THANK OFFERING

Start on Ash Wednesday, February 22, and pray and read your Bible every day, and set aside a definite amount toward your thank offering on Easter Sunday. Resolve during this Holy Season, commemorative of the last days of our Lord on earth, to abstain from all sorts of worldly amusements, social functions, games of all kinds, and make it a season of meditation and prayer and worship.

Step-Up Plan

In an effort to secure a consistent increase in the pledges of all contributors the Flatbush Christian Church of Brooklyn, N. Y., devised what it calls the step-up plan. The scale of advances which they sent to the contributors is shown in this form. The people accepted the advance in a good spirit, and the result was several thousand dollars added to the budget of the Church.

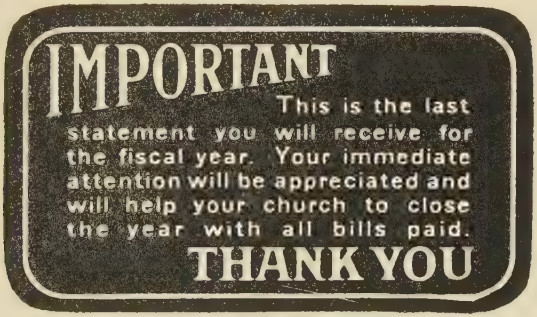
THE "STEP-UP" PLAN

13 at	$ .10 per week	$ 67 60	Advanced to	$ .15		$ 101 40
4 at	.15 per week	31 20	Advanced to	.20		41 60
2 at	.20 per week	20 80	Advanced to	.25		26 00
29 at	.25 per week	377 00	Advanced to	.35		527 80
11 at	.35 per week	200 00	Advanced to	.40		228 80
2 at	.40 per week	41 60	Advanced to	.50		52 00
36 at	.50 per week	936 00	Advanced to	.60		1,123 20
1 at	.60 per week	31.20	Advanced to	.75		39 00
6 at	.75 per week	234 00	Advanced to	.80		249 60
1 at	.80 per week	41 60	Advanced to	.85		44 20
3 at	.85 per week	132 60	Advanced to	1.00		156 00
27 at	1.00 per week	1,404 00	Advanced to	1.10		1,544 40
4 at	1.10 per week	228 80	Advanced to	1.25		260 00
9 at	1.25 per week	585 00	Advanced to	1.50		702 00
5 at	1.50 per week	390 00	Advanced to	1.55		403 00
1 at	1.55 per week	80 60	Advanced to	2.00		104 00
12 at	2.00 per week	1,248 00	Advanced to	2.25		1,404 00
1 at	2.25 per week	117 00	Advanced to	2.50		130 00
4 at	2.80 per week	520 00	Advanced to	3.00		624 00
3 at	3.00 per week	468 00	Advanced to	3.60		581 60
1 at	3.60 per week	187 20	Advanced to	4.00		208 00
3 at	4.00 per week	624 00	Advanced to	5.00		780 00
4 at	5.00 per week	1,040 00	Advanced to	8.00		1,664 00
1 at	8.00 per week	416 00	Advanced to	10.00		520 00
1 at	10.00 per week	520 00				520 00
		$9,942 40				$12,034 60

SO EASY — JUST ONE STEP

Sticker Gets Results

A sticker in red, attached to the final bills of the Church year, has proved very effective in speeding up returns.



CHAPTER 15
GIVING AS WORSHIP

The first lesson in Christ's school is self-denial.—*Matthew Henry.*

As on the river's rising tide
  Flow strength and coolness from the sea,
So through the way our hands provide
  May quickening life flow in from Thee

To heal the wound, to still the pain,
  And strength to failing pulses bring,
Till the lame feet shall leap again,
  And the parched lips with gladness sing.

Bless Thou the gifts our hands have brought;
  Bless Thou the work our hearts have planned;
Ours is the hope, the will, the thought;
  The rest, O Lord, is Thy hands.

—*Samuel Longfellow.*

CHAPTER 15

GIVING AS WORSHIP

GIVING is an act of worship. For that reason it is very desirable that all the mechanics of Church finance be kept out of the Sunday services. But it is also very desirable that the presentation of the gifts and the dedication have a part in the order of worship. Symbolically and historically the offering has as essential a part in the service as the prayer or the sermon.

There are two objections to the old method of raising money by appeals from the pulpit. The first one is that it is inefficient. Very few Churches to-day are able to muster fifty per cent of their membership in any one Sunday service. With most of our larger churches the auditorium would not seat the entire membership if, through some special effort, it could be brought to the service. So this method does not reach the resources the parish possesses.

The second reason (and this is equally important for the Church that is trying to make its service of worship bring spiritual inspiration) is that it is extremely difficult to maintain an atmosphere of worship in any service where there is an appeal or effort for money. That is my main objection to special appeals for many causes. The representatives invariably are moved more by the appeal to get the cash than to maintain the atmosphere of worship. As one wit has so wisely remarked, "We evangelicals have dropped the collects, but added the collections."

The offering is not a collection. It is an act of worship. Historically it runs back as far as religion itself. The giver associates himself with those saints of the early Church who brought their first fruits. He becomes a co-worshiper with the Hebrews of the Old Testament who brought their firstlings of the

flock, and he fraternizes with those of other religions who have made their offerings to the gods of their hearts.

The gift which is placed upon the altar symbolizes the greater gift of life. The giver is saying by his act, "It is my life, Lord, accept it." It is this spirit that changes the offering from a contribution or a collection to an act of worship. It is this which makes it a vital part of the service.

Dr. J. R. P. Sclater in the Yale Lectures on Preaching for 1927 ("The Public Worship of God") gives this analysis of the service of worshp:

I. *The Approach.*
   (a) The Call to Worship.
   (b) The Realization (Response).
   (c) The Cry for Help (Invocation).
II. *The Worship.*
   (a) Vision and Humility (Psalter and prayer).
   (b) Vision and Deepened Humility (Old Testament reading and anthem).
   (c) Vision Bringing (New Testament reading and hymn).
   (d) Thanksgiving and Dedication (the offering).
   (e) Particular Vision and Illumination (hymn and sermon).
   (f) The Final Vision and Gift of God (benediction).

This brief outline is sufficient to show the relation of the worship of giving to the other parts of the service. It is the act wherein the worshiper places himself upon the altar, though it is symbolized by the placing of the money.

To make the act of giving an essential part of worship it is essential that the minister have this point of view and that he lead the people in rightly evaluating it. The attitude of the preacher will largely determine the attitude of the Church. Ministers have often said that the most embarrassing part of the service was the injection of the collection plates. This need not be so when an effort is made to show its significance.

The way in which the offering is introduced will

determine the attitude toward it. Proper training of the church ushers will make it effective. The right kind of dedication is always essential.

One hears many introductory words for this part of the service. "The ushers will now wait upon you for your offerings," "We will now consecrate the morning offering," "The ushers will now lift the offering," "I will ask Brother So-and-So to take the collection"—all these the church visitor accumulates as he goes from town to town. Some of these expressions are good, and some are bad.

It is well to introduce the offering in words which have spiritual significance. It may be a fitting Scriptural verse. It may be a worshipful expression. Here are some which have the sanction of usage:

"Remember the words of the Lord Jesus, how he himself said, It is more blessed to give than to receive."

"Freely ye have received, freely give. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."

"All things come of thee, O Lord, and of thine own have we given thee."

"Honor the Lord with thy substance, and with the first fruits of all thine increase. Give unto the Most High according as he hath enriched thee, and, as thou hast gotten, give with a generous hand."

Some ministers are using very choice quotations of verse in introducing the offering. When the Scriptural references or verses are used it is possible to eliminate any direct reference to the offering. Here are some suggestions of appropriate verse:

"For thou must share if thou wouldst keep
That good thing from above;
Ceasing to share, thou ceasest to have—
Such is the law of love."

"Were the whole realm of nature mine,
That were a present far too small;
Love so amazing, so divine,
Demands my soul, my life, my all."

* * *

"Give of thy sons to bear the message glorious;
Give of thy wealth to speed them on their way;
Pour out thy soul for them in prayer victorious;
And all thou spendest Jesus will repay."

* * *

"Say, shall we yield him, in costly devotion,
Odors of Edom and offerings divine?
Gems of the mountain, and pearls of the ocean,
Myrrh from the forest, and gold from the mine?

Vainly we offer each ample oblation;
Vainly with gifts would his favor secure;
Richer by far is the heart's adoration;
Dearer to God are the prayers of the poor."

When the offering has been introduced by one of the sentences or verses, the ushers should be ready to step forward in an orderly way to receive the plates and accept the gifts. There should be sufficient ushers that the time consumed will not be long. It appears more orderly to the author to have the consecration after the plates have been returned to the altar with the offerings rather than when the empty plates are given the ushers. If an anthem is to be rendered, it can be after the offering has been received by the ushers, and they remain in the back of the church. The anthem in this sense is a dedicatory one. After the singing the ushers will bring the plates to the altar for the dedication of prayer by the pastor. This prayer is simple, asking for God's blessing upon the gifts which symbolize the larger gift of the lives.

The following prayers have been selected from various sources. Most of them were found in the compilation by T. K. P. Haines and Hurd Allyn Drake, published some years ago by the Hubbard Press.

There is some question as to how much is gained by variety in either the introductory sentences or the prayer of consecration. Perhaps the best method is

for the minister always to introduce the offering at each morning service by the same well-chosen words and to dedicate it with the same prayer. There will be special days when a variation is necessary. These prayers will provide suggestions for such occasions:

CONSECRATING THE GIFT

O Thou great Giver, who dost neither buy nor sell, yet art ever giving: Thou givest to all life and breath and all things, Thou sendest rains and fruitful seasons, filling our hearts with food and gladness. Thou givest us power to get wealth. And Thou didst so love the world as to give Thine only and well beloved Son. With him Thou dost freely give us all things richly to enjoy. In token of our gratitude and devotion, we offer these first fruits of our income, and also ourselves without reserve. Through Jesus Christ our Lord. Amen. (David McConaughy.)

O Thou who art the true source of all blessing and the true Lord of all living, we beseech Thee to help us think of these gifts as treasure laid up in heaven, so that our hearts may abide there also. And may both gifts and givers, by Thy blessing, be separated to the uses whereto Thou shalt call them. Help us, therefore, to present our offerings in such a way as to glorify God and, at the same time, to bring to ourselves the richest blessings. For the Redeemer's sake. Amen. (George N. Luccock.)

Throughout this and all the past days of our earthly life, Father, Thou hast greatly enriched us. Surely goodness and mercy have followed us all our days. And now, in loving obedience and thankfulness, we pay our vows to Thee. Wilt Thou graciously receive these gifts from our heart and hand. Consecrate them to their sacred use in the strengthening of Thy Church and the extending of Thy gospel throughout the world. Use us and all we have to Thy glory, for the earth and the fullness thereof belong unto Thee. Through Christ our Lord. Amen. (Robert J. MacAlpine.)

Receive these symbols of Thy people's labor, Lord, and be pleased to use alike them and us for the kingdom of Thy Son, for His name's sake. Amen. (J. R. P. Sclater.)

O God, most merciful and gracious, of whose bounty we have all received; we beseech Thee to accept this offering of thy people. Remember in Thy love those who have brought it and those for whom it is given; and so follow it with Thy blessing that it may promote peace and good will among men and advance the kingdom of our Lord and Saviour Jesus Christ. Amen. (From "The Book of Common Worship," Presbyterian.)

For Special Days

New Year's Day

Almighty God, who in the beginning didst divide the light from the darkness, giving us day and night, we praise Thee for the beginning of this, another year. Time, more obviously than any other blessing, cometh from Thee alone. Wilt Thou receive the offering we present as a vital part of our worship, as we stand on the threshold of this New Year. For Christ's sake. Amen.

Young People's Day

O Lord, on this day in which we rejoice in the strength and beauty of youth, we come to worship with our offering. Bless the givers with a vision of the great values of young life. Multiply the power of the consecrated offerings. May the strength of youth be laid with these gifts at the feet of the Saviour: and may every young life remember the Creator now in the golden years of youth. Through Jesus Christ our Lord. Amen.

Palm Sunday

O Christ, our King, who long ago didst ask of men the ass' colt and wert gladly granted his use when Thy disciples said, "The Lord hath need of him"; grant that we may withhold nothing which may advance Thy kingdom. Be it our garments or only a palm branch, our money or life itself, let us hasten to pour out without reserve our full measure of devotion. May we crown Thee King in our worship of giving this Palm Sunday, O Lord of our lives, for Thy dear name's sake. Amen.

Easter Sunday

O God, who didst bring again from the dead our Lord Jesus Christ, that great Shepherd of the sheep, we praise Thee that Christ hath brought life and immortality to light through the gospel. We thank Thee for the joy of the Easter-tide and for the Christian's assurance of immortality. These are gifts of inestimable value, beside which the offerings we bring are utterly insignificant. Yet we praise Thee that Thou dost encourage us to bring of our first fruits an offering to the Lord. Receive it, O God, for the sake of our crucified and risen Lord. Amen.

Vocation Day

As we worship with our offering, our gracious Heavenly Father, may we catch a vision of Thine over-ripe harvest fields and of the scarcity of laborers. Grant that we may add to our gifts of money the more precious gift of strong, young lives dedicated to whole-time Christian service. Let Thy kingdom come and Thy will be done through us, O Lord. For Christ's sake. Amen.

Mothers' Day

Dear Saviour, who wert born of a woman that Thou mightest redeem us from sin, give us grateful hearts for the blessing of

motherhood. Help us to catch the mother's spirit of love and self-denial, of intelligent and willing sacrifice. In this spirit help us now to present our offerings; and may they be symbolic of our whole life-attitude toward Thee. We ask it in Thy dear name. Amen.

Memorial Day

Almighty God, our Heavenly Father, we thank Thee for all who have offered their lives for their country, either by dying in her defense or by serving through the years as living sacrifices. They have imitated Him who hath borne our griefs and carried our sorrows, who was wounded for our transgressions and bruised for our iniquities. We now present our offerings unto Thee. Bless them, we pray Thee, and help us to rededicate our lives to God and country. We ask it in the name of Him by whose stripes we are healed. Amen.

Children's Day

Dear Father, from whose bounteous hand cometh every good and perfect gift, no offering that we can bring can ever fully express our thanks for Thy gift of children. We praise Thee for them on this glad Children's Day. Bless us as we bring our offering of money into Thy treasury and enable us to dedicate our precious children unto Him who said, "Suffer little children, and forbid them not, to come unto me: for of such is the kingdom of heaven." We ask it in His dear name. Amen.

Independence Day

O God most High, in whose hand our breath is, and whose are all our ways, we thank Thee for another anniversary of our national independence. We praise Thee that Thou hast called us unto liberty. O God, grant that we may use this rich gift, not as an occasion to the flesh, but as an opportunity to serve one another by love. May the offering now presented in worship be a sacred part of our service. For Jesus' sake. Amen.

Labor Sunday

O Lord, who didst call by name men to work upon the tabernacle in the wilderness, we thank Thee for the dignity of labor and for the blessing Thou dost bestow upon the producers. May this day remind us of the interdependence of all parts of the human family. May we also see how truly strength for toil and wealth for promoting industry come from Thee. Receive Thine own, dear Father, in this offering; yet Thine own freighted with our love and winged by our prayers. We ask it in the name of Christ. Amen.

Armistice Sunday

O Christ, who by Thine atoning blood hast made our warring natures one, so making peace, we thank Thee for this season which recalls to our minds the close of a great and terrible war. As men in times of battle offer themselves to die for their country, so may we now, as we worship with our offering, dedicate ourselves to consistent living for the kingdom of God. We ask it in the name of the Prince of Peace. Amen.

Thanksgiving Day

Again, O Lord, the earth hath yielded its increase and Thou hast crowned the year with Thy goodness. Let the people praise Thee, O God; let all the people praise Thee. Thou hast blessed us far beyond our utmost deserving. We have assembled on this national Thanksgiving Day to give thanks unto Jehovah and to sing praises unto Thy name, O Most High. As we present our offering, let it express a part of our thankfulness for Thy multiplied mercies. Bless the cause to which it is given. Receive, with our offering, the praise of our lips, the love of our hearts, and the renewed consecration of our lives. Through Jesus Christ our Lord. Amen.

Christmas

Dear Jesus, who long ago wert born in Bethlehem of Judea, we praise Thee that Thy birthday has become the season of giving. Wilt Thou bless this part of our Christian worship? We offer it in thankfulness for Thyself, the unspeakable Gift of God. May it advance Thy glorious kingdom, for Thy dear name's sake. Amen.

Communion Service (Regular Offering)

Our Father who art in heaven, we praise Thee most wholeheartedly at this time for the gift of Thine only-begotten Son, our Lord and Saviour Jesus Christ. We thank Thee also for the sacrament wherein we are reminded of the body broken and the blood shed for our salvation. Thanks be to God for his unspeakable gift. Dear Lord, wilt Thou now receive our offerings presented with love as a vital part of our worship. For Christ's sake. Amen.

Missionary Meeting

O Christ our Lord, to whom belongeth all authority in heaven and on earth, help us to see in this act of worship the high privilege that is ours to assist in making disciples of all the nations. We thank Thee for the privilege of adding to our gifts for the support of the local church other offerings according to our vision of the needs of the entire race. Bless Thou the offerings now to be presented unto Thee to the extension of Thy kingdom at home and abroad. Through Jesus Christ our Lord. Amen.

APPENDIX

APPENDIX A

TEXTS FOR STEWARDSHIP SERMONS

God the Only Owner

"In the beginning God created the heaven and the earth." (Gen. 1: 1.)

"In the beginning was the Word, and the Word was with God, and the Word was God. The same was in the beginning with God. All things were made by him; and without him was not anything made that was made." (John 1: 1–3.)

"He was in the world, and the world was made by him." (John 1: 10.)

"God, who at sundry times and in divers manners spake in time past unto the fathers by the prophets, hath in these last days spoken unto us by his Son, whom he hath appointed heir of all things, by whom also he made the world." (Heb. 1: 1, 2.)

"For by him were all things created, that are in heaven, and that are in the earth, visible and invisible, whether they be thrones, or dominions, or principalities, or powers: all things were created by him, and for him: and he is before all things, and by him all things consist." (Col. 1: 16, 17.)

"God that made the world and all things therein, seeing that he is Lord of heaven and earth, dwelleth not in temples made with hands; neither is worshiped with men's hands, as though he needed anything, seeing he giveth to all life, and breath, and all things." (Acts 17: 24, 25.)

"He left not himself without witness, in that he did good, and gave us rain from heaven, and fruitful seasons, filling our hearts with food and gladness." (Acts 14: 17.)

"The earth is the Lord's, and the fullness thereof; the world and they that dwell therein. For he hath founded it upon the seas, and established it upon the floods." (Ps. 24: 1.)

"Behold, the heaven and the heaven of heavens is the Lord's thy God, the earth also, with all that therein is." (Deut. 10: 14.)

"The silver is mine, and the gold is mine, saith the Lord of hosts." (Hag. 2: 8.)

"For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains, and the wild beasts of the field are mine. If I were hungry, I would not tell thee: for the world is mine, and the fullness thereof." (Ps. 50: 10–12.)

"Offer unto God thanksgiving; and pay thy vows unto the most High." (Ps. 50: 14.)

"Every good gift and every perfect gift is from above, and cometh down from the Father of lights." (James 1: 17.)

"Ye are not your own: for ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's." (1 Cor. 6: 19, 20.)

"Neither said any of them that aught of the things which he possessed was his own; but they had all things common." (Acts 4: 32. See also Psalm 104.)

Every Steward Required to Account

"For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment, let us be therewith content." (1 Tim. 6: 7, 8.)

"Charge them that are rich in this world, . . . that they do good, that they be rich in good works, ready to distribute, willing to communicate." (1 Tim. 6: 17, 18.)

"Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also." (Luke 12: 33, 34.)

"Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season? Blessed is that servant, whom his lord when he cometh shall find so doing." (Luke 12: 42, 43.)

"Render therefore unto Cæsar the things which are Cæsar's; and unto God the things that are God's." (Matt. 22: 21.)

"Vow, and pay unto the Lord your God. Let all that be round about him bring presents unto him that ought to be feared." (Ps. 76: 11.)

"Give an account of thy stewardship." (Luke 16: 2.)

"And he called his ten servants and delivered them ten pounds, and said unto them, Occupy till I come." (Luke 19: 13.)

The Acknowledgment of God's Rights

"Thou shalt truly tithe all the increase of thy seed, that the field bringeth forth year by year." (Deut. 14: 22.)

"And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: it is holy unto the Lord. And if a man will at all redeem ought of his tithes, he shall add thereto the fifth part thereof. And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the Lord." (Lev. 27: 30–32.)

"When thou hast made an end of tithing all the tithes of thine increase in the third year, which is the year of tithing, then thou shalt give it unto the Levite, to the stranger, to the fatherless, and to the widow, that they may eat within thy gates, and be filled; and thou shalt say before the Lord thy God, I have put away the hallowed things out of mine house, and also have given them unto the Levite, and unto the stranger, to the fatherless, and to the widow, according to all thy commandments which thou hast commanded me." (Deut. 26: 12, 13.)

"And to bring the first fruits of our ground, and the first fruits of all fruit of all trees, year by year, unto the house of the Lord: also the firstborn of our sons, and of our cattle, as it is written in the law, and

the firstlings of our herds and of our flocks, to bring to the house of our God, unto the priests that minister in the house of our God: and that we should bring the first fruits of our dough, and our offerings, and the fruit of all manner of trees, of wine and of oil, unto the priests, to the chambers of the house of our God; and the tithes of our ground unto the Levites, that the same Levites might have the tithes in all the cities of our tillage. And the priest the son of Aaron shall be with the Levites, when the Levites take tithes: and the Levites shall bring up the tithe of the tithes unto the house of our God, to the chambers, into the treasure house." (Neh. 10: 35–38.)

"Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation." (Mal. 3: 8, 9.)

"Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it." (Mal. 3: 10.)

"But woe unto you, Pharisees! For ye tithe mint and rue and all manner of herbs, and pass over judgment and the love of God: these ought ye to have done, and not to leave the other undone." (Luke 11: 42.)

The Grace of Giving

"Every man shall give as he is able, according to the blessing of the Lord thy God which he hath given thee." (Deut. 16: 17.)

"Whoso hath this world's good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?" (1 John 3: 17.)

"Zaccheus stood, and said unto the Lord, behold, Lord, the half of my goods I give to the poor; and if I have taken anything from any man by false accusation, I restore him fourfold. And Jesus said unto him, This day is salvation come to this house." (Luke 19: 8, 9.)

"And if ye have not been faithful in that which is another man's, who shall give you that which is your own?" (Luke 16: 12.)

"Be blameless, as the steward of God; . . . not given to filthy lucre." (Titus 1: 7.)

"I have shewed you all things, how that so laboring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive." (Acts 20: 35.)

"He that giveth, let him do it with simplicity." (Rom. 12: 8.)

"And though I bestow all my goods to feed the poor, . . . and have not love, it profiteth me nothing." (1 Cor. 13: 3.)

"So likewise, whosoever he be of you that forsaketh not all that he hath, he cannot be my disciple." (Luke 14: 33.)

"For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich." (2 Cor. 8: 9.)

"For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not. For I

mean not that other men be eased, and ye burdened: but by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want: that there may be equality: as it is written, He that had gathered much had nothing over; and he that had gathered little had no lack." (2 Cor. 8: 12–15.)

"And he looked up, and saw the rich men casting their gifts into the treasury. And he saw also a certain poor widow casting in thither two mites. And he said, Of a truth I say unto you, that this poor widow hath cast in more than they all: for all these have of their abundance cast in unto the offerings of God: but she of her penury hath cast in all the living that she had." (Luke 21: 1–4.)

The Peril of Accumulating Riches

"Beware that thou forget not the Lord thy God, in not keeping his commandments, and his judgments, and his statutes, which I command thee this day: lest when thou hast eaten and art full, and hast built goodly houses, and dwelt therein; and when thy herds and thy flocks multiply, and thy silver and thy gold is multiplied, and all that thou hast is multiplied; then thine heart be lifted up, and thou forget the Lord thy God, which brought thee forth out of the land of Egypt, from the house of bondage; who led thee through that great and terrible wilderness, wherein were fiery serpents, and scorpions, and drought, where there was no water; who brought thee forth water out of the rock of flint; who fed thee in the wilderness with manna, which thy fathers knew not; that he might humble thee, and that he might prove thee, to do thee good at thy latter end; and thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth; that he may establish his covenant which he sware unto thy fathers, as it is this day." (Deut. 8: 11–18.)

"As the partridge sitteth on eggs, and hatcheth them not; so he that getteth riches, and not by right, shall leave them in the midst of his days, and at his end shall be a fool." (Jer. 17: 11.)

"He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity. When goods increase, they are increased that eat them: and what good is there to the owners thereof, saving the beholding of them with their eyes? The sleep of a laboring man is sweet, whether he eat little or much; but the abundance of the rich will not suffer him to sleep." (Eccl. 5: 10–12.)

"But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows." (1 Tim. 6: 9, 10.)

"The righteous also shall see, and fear, and shall laugh at him: Lo, this is the man that made not God his strength; but trusted in the abundance of his riches, and strengthened himself in his wicked-

ness. But I am like a green olive tree in the house of God: I trust in the mercy of God forever and ever." (Ps. 52: 6–8.)

"Then Jesus beholding him loved him, and said unto him, One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, take up the cross and follow me. And he was sad at that saying, and went away grieved: for he had great possessions." (Mark 10: 21, 22.)

"And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully: and he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. But God said unto him, Thou fool, this night thy soul shall be required of thee; then whose shall those things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God." (Luke 12: 16–21.)

Offerings to Be Presented in Worship

"Give unto the Lord the glory due unto his name: bring an offering, and come into his courts." (Ps. 96: 8.)

"And they shall not appear before the Lord empty: every man shall give as he is able, according to the blessing of the Lord thy God which he hath given thee." (Deut. 16: 16, 17.)

"Offer unto God thanksgiving; and pay thy vows unto the Most High." (Ps. 50: 14.)

"Thou shalt not delay to offer the first of thy ripe fruits, and of thy liquors: the first born of thy sons shalt thou give unto me." (Ex. 22: 29.)

"Of all that thou shalt give me I will surely give the tenth unto thee." (Gen. 28: 22.)

"Neither will I offer burnt offerings unto the Lord my God of that which doth cost me nothing." (2 Sam. 24: 24.)

"Then the people rejoiced, for that they offered willingly, because with perfect heart they offered willingly to the Lord." (1 Chron. 29: 9.)

"Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: but lay up for yourselves treasures in heaven." (Matt. 6: 19, 20.)

"Now concerning the collection, . . . upon the first day of the week let every one of you lay by him in store, as God hath prospered him." (1 Cor. 16: 1, 2.)

God's Recognition of Faithful Stewardship

"What shall I render unto the Lord for all his benefits toward me? I will take the cup of salvation, and call upon the name of the Lord. I will pay my vows unto the Lord, now in the presence of all his people." (Ps. 116: 12–14.)

"There is that scattereth, and yet increaseth; and there is that

withholdeth more than is meet, but it tendeth to poverty." (Prov. 11: 24.)

"Cast thy bread upon the waters: for thou shalt find it after many days. Give a portion to seven, and also to eight; for thou knowest not what evil shall be upon the earth." (Eccl. 11: 1, 2.)

"But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver. And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work: (as it is written, He hath dispersed abroad; he hath given to the poor: his righteousness remaineth forever. Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness;) being enriched in everything to all bountifulness, which causeth through us thanksgiving to God." (2 Cor. 9: 6–11.)

"Then Peter said, Lo, we have left all, and followed thee. And Jesus said unto them, Verily I say unto you, There is no man that hath left house, or parents, or brethren, or wife, or children, for the kingdom of God's sake, who shall not receive manifold more in this present time, and in the world to come life everlasting." (Luke 18: 28–30.)

"Blessed be thou, Lord God of Israel our father, forever and ever. Thine, O Lord, is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is thine; thine is the kingdom, O Lord, and thou art exalted as head above all. Both riches and honor come of thee, and thou reignest over all; and in thine hand is power and might; and in thine hand it is to make great, and to give strength unto all. Now therefore, our God, we thank thee, and praise thy glorious name. But who am I, and what is my people, that we should be able to offer so willingly after this sort? for all things come of thee, and of thine own have we given thee." (1 Chron. 29: 10–14.)

"Honor the Lord with thy substance, and with the first fruits of all thine increase: so shall thy barns be filled with plenty, and thy presses shall burst out with new wine." (Prov. 3: 9, 10.)

"Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom." (Luke 6: 38.)

APPENDIX B

(Arranged from "The Christian and His Money Problems," by Bert Wilson.)

EVERY-MEMBER CANVASS ALPHABET

Advance preparation.
Budgeting.
Canvassers and Church informed.
Do the job in one day.
Every member canvassed for a weekly pledge.

Follow up and check up on missing members.
Get the pledge paid each week.
Hitch tithing to the every-member canvass.
Interest Sunday school.
Justify enlarging budgets.
Keep on the lookout for something new.
Lift up your eyes and look.
Missionary education.
New members and non-givers solicited.
Observe special days for education.
Prepare for next year.
Quarterly remittance of missionary funds.
Report results regularly.
Systematic stewardship teaching.
Tabulate tithers' records.
Unify the whole program.
Vitalize and visualize.
Work.
Xpect great things.
Yearly canvass necessary.
Zealous for the glory of Zion.

APPENDIX C

PUBLICITY SUGGESTIONS FOR CHURCH BULLETINS

PAUL'S PLAN OF FINANCE FOR THE CHURCH, 1 CORINTHIANS 16: 2

PERIODIC "Upon the first day of the week	Worshipful Habitual Prayerful Cheerful
PERSONAL let each one of you	Each Man Each Woman Each Boy Each Girl No Proxies No Merging
PROVIDENT lay by him in store	Forehanded Deliberate Thoughtful Intelligent
PROPORTIONATE as he may prosper	Generous Careful Responsible Faithful
PREVENTIVE that no collections be made when I come"	No Deficit No Interest on Loans No Worry No Retrenchment

The Wise Church

There was a Church in our town,
Which thought 'twas wondrous wise.
It tried to pay expenses
By selling cakes and pies;
But after years of trying
That plan to raise the cash,
The folks got tired of buying,
And the whole thing went to smash.

There was a church in our town.
And it was wondrous wise;
It always paid expenses
By simply paying tithes.
For when 'twas found the tithe did pay
It seemed so very plain,
Forthwith 'twould have no other way,
Not ever once again.

The Ladies' Aid

We've put a fine addition on the good old church at home;
It's just the latest kilter, with a gallery and dome.
It seats a thousand people—finest church in all the town,
And when 'twas dedicated, why, we planked ten thousand down;
That is, we paid five thousand—every deacon did his best—
And the Ladies' Aid Society, it promised all the rest.

We've got an organ in the church, very finest in the land;
It's got a thousand pipes or more, its melody is grand.
And when we sit in cushioned pews, and hear the master play,
It carries us to realms of bliss unnumbered miles away.
It cost a cool three thousand, and it's stood the hardest test;
We'll pay a thousand on it—the Ladies' Aid the rest.

They'll give a hundred sociables, cantatas too, and teas;
They'll bake a thousand angel cakes, and tons of cream they'll freeze,
They'll beg and scrape and toil and sweat for seven years or more,
And then they'll start all o'er again, for a carpet on the floor.
No; it isn't just like digging out the money from your vest,
When the Ladies' Aid gets busy and says, "We'll pay the rest."

Of course, we're proud of our big church, from pulpit up to spire;
It is the darling of our eyes, the crown of our desire.
But when I see the sisters work to raise the cash that lacks,
I somehow feel the church is built on women's tired backs.
And sometimes I can't help thinking, when we reach the regions blest,
That men will get the toil and sweat, and the Ladies' Aid—the rest.

To Pledge or Not to Pledge

"To pledge or not to pledge—that is the question:
Whether 'tis nobler in a man to gather
The Church's blessings free, and leave the others
To foot the bills and spread the gospel tidings,
Or to take pen, to sign a pledge that's Duplex
And share the cost. To write—to sign—to pledge—
To pledge—perchance to pay! Ay, there's the rub;
For in six months I may have lowered salary;
Stocks may have sunk, or bad investments swat me.
And then, besides, the increased cost of living
Must give me pause; then too, there's the respect
I owe myself to run a costly motor;
The dues of clubs, the children off at college!
Why not content myself with casual giving
On pleasant Sundays when I journey churchward
And not commit myself to certain moneys?"

Why an Annual Every-Member Canvass?

1. It answers the personal questions and objections of members.
2. It supplements most helpfully the public instruction and appeal.
3. It compels a fresh consideration by each member of his personal missionary responsibility.
4. It dignifies the missionary cause in the minds of all.
5. It vastly increases the number of systematic contributors.
6. It discovers and develops many new workers.
7. It promotes acquaintance of canvassers with the congregation and with the community.
8. It often reclaims lapsed members of the congregation.
9. It stimulates church attendance.
10. It avoids multiplied appeals for money from the pulpit.
11. It is an invaluable spiritual inspiration to the canvassers and to the congregation.

Seven Ways of Giving

The Careless Way.—Just to give to every cause without knowledge of its merit.

The Impulsive Way.—Just to give as much and as often as love and pity may prompt.

The Haphazard Way.—Just to make a special offering for a special case as it presents itself.

The Self-Denying Way.—Just to save the cost of luxuries and apply them to purposes of religion and charity.

The Systematic Way.—Just to lay aside as an offering to God a definite portion of our gains. One tenth, one-third, one-half as the spirit prompts and necessity demands.

The Equal Way.—Just to give to God and the needy as much as we spend on ourselves.

Do Your Share, remembering "Thou God Seest me."

"I gave, I gave my life for thee;
What hast thou given to me?"

He Felt Small

A certain man went hunting one fine day. But it started to rain, and in search of shelter from the storm he crawled into a hollow log. As the log became wet with the rain the hole grew smaller and he found that he could not release himself. Realizing that he must stay in the log and die, all of the sins of his life began to pass through his mind. One after another he asked forgiveness for the various evils. At last he thought of his Church pledge which had not been paid for weeks. Immediately he felt so small that he got out of the log without difficulty. The next Sunday there was a good supply of his envelopes on the collection plate.

Advertising Pays

"I advertised that the poor were made welcome in this Church," announced the preacher. "I think that they have accepted the invitation as the morning offering amounts to just ninety-three cents."

Was That Somebody You?

(New words to an old tune.)

Somebody signed a golden pledge,
Testing his purse to utmost edge;
Somebody paid throughout the year,
Bright'ning the world with Christian cheer—
Was that somebody you?

Somebody's pledge was only a scrap,
Paper that had no value, mayhap;
Somebody's soul grew shriveled and small;
Failing, he grieved the Lord of all—
Was that somebody you?

The Lord's Calf Died

Once upon a time a farmer's favorite cow presented him with two splendid calves. He came to the house very much excited.

"They are dandies," he told his wife. "And I am going to give one of them to the Lord. Whatever it brings when we veal it in the fall will go to the Church."

Weeks went by, and the calves grew and prospered until the day that they went into the cows' feed and filled their stomachs with the rich ground feed. It was a little too much for them, and the farmer had to work overtime.

The next morning he came into the house with a sad face.

"Wife," he said, "I have done my best, but the Lord's calf is dead."

Wished He Had Not Died

A widow whose husband had been killed in an accident once wrote to the insurance company as follows:

"*Dear Sir:* I have had so much trouble getting my money from you that sometimes I wish that my husband had not been killed."

We have been thinking of this story since the treasurer gave us a report on some of the back pledges. Sometimes I almost wish that we did not have some of our pledges which always stay on the debit side of the ledger.

Stewardship

I bought gasoline; I went to the show;
I bought some new tubes for my big radio;
I bought candy and peanuts, nut bars, and ice cream;
While my salary lasted, life sure was a scream!

It takes careful spending to make money go round;
One's methods of finance must always be sound.
With habits quite costly, it's real hard to save;
My wife spent ten "bucks" on a permanent wave.

The Church came 'round begging. It sure made me sore!
If they'd let me alone, I'd give a lot more.
They have plenty of nerve! They forget all the past!
I gave them a quarter the year before last.

Hats Off to the Johnsons!

(With apologies to Mary and her lamb)

The Johnsons had a little pledge;
Its value was at par,
Because the Johnsons paid their pledge
At church when they were "thar."

They stayed away from there one day,
Which left it in the lurch;
It made the treasurer sweat and pray
For funds to run the Church.

On Sunday next the Johnson group
Was back with smiling faces.
The pastor almost gave a whoop
To see them in their places.

And when the offering plate was passed
The treasurer wore a grin,
For the Johnsons' well-filled envelopes
Had all been placed therein!

—*Rev. Roy W. Zimmer.*

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Little Rhyme, Little Reason

If a man would be a soldier, he'd expect, of course, to fight;
And he couldn't be an author if he didn't try to write.
So it isn't common logic, doesn't have a real, true ring,
That a man to be a Christian doesn't have to do a thing.

If a man would be a hunter, he must go among the trees;
And he couldn't be a sailor if he wouldn't sail the seas.
How strange for any member of a Church to think that he
Can stay away from worship and a worthy member be!

When you join associations, you must pay up all your dues;
And you pay for all you purchase, from your hat down to your shoes.
There are social clubs for women, and the same for men and boys,
But the members all expect to pay for what each one enjoys.

Then how is it that the members of a Church can sit in pews
And expect some few to run it without others paying dues?
The costs of operation must be met in Church the same
As in home or corporation or in work of any name.

Let us honestly consider why this difference we find
Between our Church relations and every other kind.
Our business obligations *must* be met, the laws provide;
But the Church is not insistent, so we let the matter slide.

May we undertake our duties for our Church and for our Lord
With such measure of devotion as accords with his own Word.
If our human obligations thus are recognized, why then
Surely God should have our service now and evermore. Amen.

—*Henry Anstadt.*

For thou must share if thou woulds't keep
That good thing from above.
Ceasing to share, thou ceasest to have,
Such is the law of love.

It is in loving, not in being loved, the heart is blessed.
It is in giving, not in seeking gifts, we find our quest.
Whatever be thy longing or thy need, that do thou give;
So shall thy soul be fed, and thou indeed shalt truly live.

APPENDIX D

A BUSINESS MAN'S STEWARDSHIP PLATFORM

(Adopted by the United Stewardship Council, Nashville, Tenn., April, 1928.)

I. Wealth Production, a Part of God's Plan

I believe that all work which produces true material wealth and serves genuine human need is an essential part of the divine discipline for the spiritual perfection of man and should be deemed a holy task.

II. My Business, a Spiritual Service

I will recognize my own work, as employer or employee, as a vocation to which I am definitely called of God to serve the highest interests, both of myself and my fellows. I will conscientiously keep under strict scrutiny all my business transactions, both in their product and the spirit dominating them, that in every particular of operation and management they may be conducted in complete accord with the principles and ideals of Jesus.

III. My Possessions, the Tools of My Vocation

I will count all my talents and my business privileges and opportunities as God-intrusted equipment with which as a Christian business man faithfully and successfully to execute my God-given commission to produce wealth.

IV. Not to Hoard, But to Share

I will devote myself to my business, not only in order to get material possessions, but in order also gladly to render the utmost service to my fellows, both in the getting of wealth and in its disposal. I will in humility, good will, and unselfishness deal with my employees, my business associates, my competitors, and my fellow men everywhere in the spirit of Christ, who said, "The Son of Man came not to be ministered unto, but to minister." I will avoid covetousness, foolish pride, unseemly luxury, careless waste, and all excessive self-gratification in the use of my money, remembering it is a stewardship.

V. Why I Acquire Money

I believe that God intends that my business should produce fair and legitimate returns, sufficient—First, to maintain my business on a sound, economic basis; second, to provide myself and those dependent on me with an adequate living on a Christian level; third, to furnish all my business associates and their families income and leisure sufficient to realize a full and complete life; and, fourth, to provide the resources needed fully to finance the agencies which promote the Christian program in my Church, in my community, and in the world.

VI. Keeping Accounts with My Divine Partner

I will acknowledge this stewardship of mine by carrying on the books of my business or in my personal budget a "Separated Portion Account." Into this account I will regularly set apart a definite proportion of my income, increasing it as my ability grows. This will be a constant reminder of God's sovereign rights in all I am and have, and a witness before my fellows of my desire and purpose to conduct my business as a stewardship, and will assure me of an established adequate reserve for giving. I will, as God's partner, administer this on his behalf with utmost care.

VII. Safeguarding My Resources for Life's Full Purpose

I will, as one who recognizes that all possessions are a trust from God, carefully plan the use of all my resources—money, time, and talents—so as to achieve life's full purpose in Christ. I will teach my family these stewardship ideals that they may live life as a great partnership with God in building his kingdom on earth.

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